

Academic Qualifications

| Qualification | University | Year of Passing | Marks / Class Obtained |
|---------------------|-----------------------------|-----------------|------------------------|
| M.Com | Kerala University | 1991 | I Class |
| UGC NET/ JRF passed | University Grant Commission | 1992 | |
| PhD | Kerala University | 2023 | |

Service Details:

| College / Institution | Post Held | From | To | Duration (Years) |
|----------------------------------|------------------------------------|-------------|--------------|-------------------|
| SNGS College, Pattambi, Palakkad | Lecturer in commerce (Provisional) | 28.09. 1992 | 23.2.1994 FN | 9 months 23 days. |
| SNGS College, Pattambi, Palakkad | Lecturer (PSC) | 23.02. 1994 | 06.01.1999 | 4 yrs 11 months |
| Govt. College Quilandy | “ | 15.01.1999 | 06.06.2000 | 1yr 5 months |
| Govt. College Chittur | “ | 07.06.2000 | 04.06.2001 | 1 yr |
| Govt. Victoria College Palakkad | Associate professor | 05.06.2001 | 05.06.2018 | 18yrs. |
| Govt College Kozhinjampara | Associate professo | 06.06.2018 | Till date | 5 yrs 6 months |

Orientation/ Refresher Course attended

| Sl. No. | Name of the institutio | Institution | Year |
|---------|--|--------------------|-----------------------|
| 1, | Academic Staff College, Kerala University, Thiruvananthapuram | Orientation Course | 30-12-1996-24.1.1997 |
| 2 | Govt. college, Chittur | Refresher Course | 2.3.2000-23.3.2000 |
| 3 | UGC Academic staff College, Bharathiyar University, Coimbatore | Refresher Course | 20.11.2007-10.12.2007 |
| 4 | UGC Academic Staff College, Bharathiyar University, Coimbatore | Refresher Course | 30-10-2008-19.11.2008 |

Classes Taught

| Details | Yrs. of experince |
|---------|-------------------|
| B.Com | 31yrs 7 months |
| M.Com | 26 yrs 1 month |

Details of Research Project Done:

UGC funded Minor Project on “Socio-Economic Impact of Lending Schemes of Urban Co-operative banks in Palakkad District. (2018)

List of Research Papers Published

| Sl. No | Topic | Book / Journal | Period |
|--------|---|--|--|
| 1 | “Financial Inclusion, Role Challenges and Prospectus of UCBs in Kerala” | A Biannual National Journal of Inter-disciplinary Studies and Research, Asmabi College, Kodungallur | 2012 |
| 2 | “Members Perception on the Role of Primary Agricultural societies” | Co-operatives in transition in the Era of Globalization, Research Conference & Publication division IIM, Kozhikode. | 2013 |
| 3 | “Perception of Customers towards the Lending practices of urban Co-operative Banks in Kerala” | Journal of Management and Entrepreneurship, ISSN:2229-5348, UGC Care List group 1 | Volume 16, No.2S (II) April-June 2022. |
| 4. | “Examining Financial efficiency of UCBs in Kerala- A Camel Model Analysis” | Commerce and Business Researcher, A Peer reviewed Journal, Research Forum, Department of Commerce, University of Kerala. | Volume 14 Issue 2, July- December 2021, ISSN, 0976-4097 Page 105-117 |
| 5 | “Member satisfaction of Urban Co-operative Banks in Kerala” | Role of Digital Banking in Economic Development, Nitya Publications, Bhopal | First Edition 2022 ISBN 978-93-94894-4 Page 113-118 |

List of Papers presented in National Seminars.

| Sl. No | Topic | College | Year |
|--------|---|--|------|
| 1 | “Financial Inclusion, Role Challenges and Prospectus of UCBs in Kerala” | Govt College Chittur, Palakkad | 2011 |
| 2 | “Banking Sector Reforms and Urban Co-operative Banks in India”. | UGC National Seminar, Department of Commerce, University of Kerala | 2012 |
| 3 | “Challenges in the Future of Indian Co-operative Laws- The Era of Globalization”. | National Seminar, Dept. of Commerce, Govt. Arts College Thiruvananthapuram | 2012 |
| 4 | “Global Meltdown and its impact on Indian Capital Market” | National seminar, Dept. of Commerce, Kerala Varma College, Thrissur | 2012 |
| 5 | “Members Perception on the Role of Primary Agricultural Societies”. | IIM Kozhikodu | 2013 |

List of Seminars / Workshops Attended:

| Sl. No. | Particulars | College/ Institution | Year |
|---------|---|---|--|
| 1 | National seminar on Kerala Culture. | Dept. of Malayalam. SNGS College Pattambi | 9-13 Feb 1997 |
| 2 | UGC Seminar | Dept. of Commerce Govt. Victoria College Palakkad | 4 th & 5 th Oct 2004 |
| 3 | National seminar | Dept. of Commerce Govt. Victoria College Palakkad | 8 th & 9 th December 2004 |
| 4 | National Seminar on “Management for Change” | PG dept. of Commerce, Chittur. | 31 st Jan 2005 |
| 4 | “Seminar on Venture Capital Financing and Risk Management”. | Institute of Cost & Works Accounts of India | 25 th May 2008 |
| 5 | “Management Development Programme on Research Methodology & SPSS16.0”. | Albertian institute of Management, Thrissur | 14 th to 16 th May 2009 |
| 6 | Workshop on - Research in Finance | Dept. of Commerce PSG Institute of Management, Coimbatore | 29 th & 30 th December 2010 |
| 7 | National seminar on Financial Inclusion & Co-operative Banks. Emerging Growth Models | Dept. of Commerce, University of Kerala, Thiruvananthapuram | 4 th March 2011 |
| 8 | National seminar on “Recent trends in commerce, trade & Industry” | PG dept. of Commerce, Chittur. | 7 th & 8 th March 2011 |
| 9. | National Seminar on “The impact of Micro Finance on Economic Growth” | Dept. of Commerce Govt. Victoria College Palakkad | 16 th & 17 th Jan 2012 |
| 10 | UGC -National seminar on “Financial Sector Reforms and the Banking Industry in India- Opportunities and Challenges” | Dept of commerce, University of Kerala, Thiruvananthapuram | 23 rd & 24 th Feb 2012 |
| 11 | National Seminar on “Role of Parliament in Enacting Business Law in the Globalized World” | Dept. of Commerce, Govt. Arts College, Thiruvananthapuram. | 23 rd & 24 th March 2012 |
| 12 | UGC- National Seminar on “Financial Markets in India Post Meltdown Scenario” | Dept. of Economics, Sree Kerala Varma College, Thrissur. | 12 th & 13 September 2012 |
| 13. | National Workshop on “Research Article writing in Commerce & Management” | Dept. of Commerce Govt. Victoria College Palakkad | 22 nd & 23 rd November 2012. |
| 14 | National Seminar on “Fiscal | Dept. of Economics, Govt. Victoria | 16 th Jan 2013 |

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| | Reforms in the Post Recession Period” | College Palakkad | |
| 15 | National Seminar on “ Two decades of economic Reforms in India- Performance and Challenges” | PG Dept. of Commerce SNGS college, Pattambi | 13 th Feb 2013 |
| 16. | National Workshop on “SPSS- Statistical Package for Social Science” | PG Dept. of Commerce, Govt. Victoria College Palakkad | 28 th & 29 th October 2013 |
| 17 | National Seminar on “Professional Development for college Teachers” | Dept. of Commerce, Govt. Arts & Science College, Kozhinjampara. | 15 th October 2014 |
| 18. | National Seminar on “Behavioural Finance”. | PG Dept. of Commerce, Govt. Victoria College Palakkad | 19 th November 2014 |
| 19. | National Workshop on “Recent Trends in Financial Market” | PG Dept. of Commerce, Govt. Victoria College Palakkad | 18 th , 19 th & 20 th November 2015 |
| 20 | National Workshop on “Basic Economic tools and Research Methodology”. | PG Dept. of Economics, Govt. Victoria College Palakkad | 8 th 9 th & 10 th November 2016. |
| 21 | National seminar on “Recent Changes in Accounting and Taxation” | PG Dept. of Commerce, Govt. Victoria College Palakkad | 14 th & 15 th December 2016 |
| 22 | National Seminar on ‘International Financial Reporting Standards”. | Dept. of Commerce, Govt. Arts & Science College Kozhinjampara. | 19 th & 20 th September 2017 |
| 23 | National Workshop on GST-“Its Impact on Accounting & financial Reporting”. | Dept. of Commerce, Govt. Arts & Science College Kozhinjampara | 27 th & 28 th September 2018 |
| 24 | “ | KNM Govt. Arts & science college, Kanjirankulam, Thiruvananthapuram | 10 th , 11 th & 12 th October 2018 |
| 25 | Workshop on Technology- an aid to Teaching “. | PG Dept. of Commerce, Govt. Victoria College Palakkad | 10 th & 11 December 2019. |
| 27 | National workshop on “GST in Practice” | Dept. of Commerce, Govt. Arts & Science College Kozhinjampara. | 12 th & 13 th December 2019 |

Capacity Building and other Programmes Attended

| Sl. No. | Particulars | Institution | Year |
|---------|--|---|---|
| 1 | UGC sponsored “Capacity Building for women Managers in Higher Education-Sensitivity-Awareness – Motivation - Residential Workshop” | Women Studies Cell Sanatana Darma College, Alappuzha. | 6 th to 10 th February 2012 |

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|----|--|--|---|
| 2. | Workshop – “Women Connect for Leadership and Change”. | Dept. of women Studies, University of Calicut | 18 th to 23 rd January 2016 |
| 3. | “Training to empower Principals & Senior Teachers”. | Directorate of Collegiate Education, Thiruvananthapuram | 9 th to 13 th Jan 2017 |
| 4 | Faculty Enrichment Workshop | IQAC, Govt. Victoria College, Palakkad | 23 rd , 25 th and 1 st February 2018 |
| 5 | Training Programme on CBCSS UG Regulations | Ministry of Human Resource Development Teaching Learning Centre, University of Calicut | 13 th to 15 th July 2019. |
| 6 | Kerala “Higher Education Council Master Trainers of Four year Under graduate Programme”. | University of Calicut, | 19 th & 20 th October 2023 |
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Positions Held:

1. Principal-in-charge, (2019-2023) Govt. College, Kozhijampara.
2. Head of the Department of Commerce (2013-2018) GVC Palakkad
3. Staff Club Secretary (2011) GVC Palakkad
4. RUSA Co-ordinator (2016) GVC Palakkad
5. NSS Co-ordinator (2012-2016) GVC, Palakkad
6. College Co-operative Secretary (2013-2017)
7. SSR Criterion VII Convenor, Govt. Victoria College Palakkad.
8. Class-Tutor
9. Finance Committee Convenor, Golden Jubilee Celebration, Govt Victoria College, Palakkad
10. Discipline committee Convenor
11. Beautification committee Convenor.
12. National Seminar Co-ordinator
13. B. Com/ BBA/ B.Com Honours Examination Chairperson, University of Calicut (2013- 2021) Govt. Victoria college & Govt. College, Kozhijampara.
14. B.Com Question paper setter of MG and Kerala University.
15. PSC, Kerala Examination Question paper setter.
16. ED Club Co-ordinator GVC, Palakkad.
17. Syllabus Revision committee Member (2010) and Convenor (2017, 2023) B. Com Honours
18. B.Com Board of Studies Member (2014-2017) Board of Studies Chairperson
19. College Staff Council Member (2013- 2018) Govt. Victoria College, Palakkad.
20. Preparation of SSP Resource material
21. WWS Mentor
22. Project evaluation.