

Name : Dr. S. Kowsalya
Designation : Associate Professor
Department : Corporate Secretaryship
Qualification : M.Com., M. Phil., PGDHRM., Ph. D.,
Experience : Teaching: 14. 4 Years Research: 7.5 years
Area of Specialization(s) : Finance & Accountancy
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Academic Qualifications

Degree	Branch	Institution / University Name	Year of Graduation
Ph. D.	Finance	T.S.A Arts, Science & Tamil College, Perur	2019
M. Phil.	Finance	Madurai Kamaraj University	2016
M.Com	Commerce	Nirmala College for Women	2005
B.Com	Commerce	P.S.G.R. Krishnammal College for Women	2003

Additional Qualifications

Diploma / Vocational / Certification	Area of Specialization	Institution / University / Agency Name	Year
PGDHRM	Human Resources	Indira Gandhi National Open University (IGNOU)	2006

Research Guidance

Programme	No. of Scholars	
	Completed	Pursuing
Ph. D.	-	-
M. Phil.	3	-

Research Publications (Indexed)

International

- “A Study on Customer Approach towards and expectations Petroleum outlets in Coimbatore District”; Journal of electronics Information Technology Science and Management; Vol. 12; Issue 9; September 2022; ISSN No. 0258 -7982; UGC Care.

- **“A Study on foreign Exchange Reserves and its impact on Inflation in India”**; Journal of Emerging Technologies and Innovative Research; Vol. 9; Issue 8; Pg. e596- 600; August 2022; ISSN: 2349-5162; UGC Care Journal.
- **“Moving from cash to cashes: Consumer perception towards cashless transaction system with special reference to Tripur District”**; Journal of Electronics Information Technology Science and Management; Vol. 12, Issue 8, ISSN NO: 0258-7982; Pg. 249-258; August 2022; UGC Approved Journal.
- **“A Study on Effect of Mobile phone usage on Academic Performance of the students in Coimbatore City”**; International Journal for Research Trends and Innovation; Vol-7; Issue-6; Pg. 228-234; ISSN: 2456-3315; June 2022.
- **“An Analysis on the Effectiveness of Banking Ombudsman Scheme”**; Tathapi Journal; Vol-19; Issue-22; Pg. 320-332; ISSN: 2320-0693; June -2020; UGC Care Journal.
- **“Trends in Non-performing Assets of Scheduled Commercial Banks in India”**, Alochana Chakra Journal; Volume IX, Issue V, Pg. 4574 – 4582; ISSN NO: 2231-3990; May 2020; Impact Factor – 6.3 (UGC-Care Group-I Journal).
- **“Export Performance of India”**, The International journal of analytical and experimental modal analysis: Volume XII, Issue IV; Pg. 614 -619; ISSN NO: 0886-9367; April 2020; Impact Factor – 6.3. (An UGC-Care Approved Group-II Journal).
- **“An Analysis on India’s Foreign Trade”**, International Journal of Trend in Scientific Research and Development (IJTSRD); Volume 4; Issue 3; e-ISSN: 2456 – 6470; April 2020; Unique Paper ID – IJTSRD30785; Pg. 1064 -1069; Impact Factor – 6.005.
- **“Analytical Study on Economic Growth of BRICS”**; Purakala Journal; Vol-31; Issue-12; Pg. 351- 367; ISSN: 0971-2143; April-2020; Impact Factor – 5.60 (The journal is indexed, peer reviewed and listed in UGC Care).
- **“A Study on Retailers Perception regarding the Supply and Sales of Organic food Products with special reference to Coimbatore City”**, ZENITH International Journal of Multidisciplinary Research”; Vol. 9, Issue 10, Pg.1-7; ISSN 2231-5780; Oct-19, Impact Factor SJIF – 6.479 (Indexed/Listed in UGC Google Scholar, IJINDEX, researchgate.net).
- **“A study on Marketing Plan of Action and Cognizance About Organic Food Products with**

Special Reference to Coimbatore City”, ZENITH International Journal of Multidisciplinary Research”; Vol.9(2), Pg.74-86, ISSN 2231-5780, Feb-19, Impact Factor SJIF – 6.479 (Indexed/Listed in UGC Google Scholar, IJINDEX, researchgate.net).

- **“Factors that influencing Consumer Behaviour towards financial services – A Descriptive study”**, International Journal of Innovative Research in Technology, Vol. 4, Issue 7, Pg.464-466; Paper ID: 145121; ISSN: 2349-6002; Impact factor-5.841; Dec-17.
- **“A study on the Perception of Customers towards E-Commerce & E-Payments in Local survey”**, International Journal of Innovative Research in Science, Engineering & Technology; Vol.6, Issue 3, ISSN: 2347-6710, (Online) 2319-8753; Impact factor-6.209; Mar-17.
- **“A study on Patron Procuring Attitude towards RTE (Ready to Eat) foods with reference to Coimbatore City”**, International Journal of Advance Research & Innovative Ideas in Education; Vol.2, Issue 3, Pg.60-65, Paper ID-2041, ISSN (Online)-2395-4396; May-16.
- **“Teacher’s effectiveness of teaching process through the smart class”**, Indo Global Journal of Commerce and Economics; Vol. 2, Issue 2, The Kongu Regional Educational and Research Foundation, Salem; ISSN No. 2393 – 9796; Mar-15.
- **“A study on consumer preference towards Herbalife Weight Management products in Tirupur city”**, International Journal of Functional Management published by SSM Educational & Research Foundation, Salem, TN; Vol. 2, Issue 2, ISSN No. 2319 -1406; Apr-14.
- **“Non Performing Assets of Public Sector Banks- An Overview”**, Wide Spectrum – Research Journal Vol. 1, Pg. 44-54, Issue.10; ISSN No. 2250 - 2815; May-13.

Other Publications: International / National Journals

- Kowsalya. S, **“Economic Impact on Trade war”**, Published in National Conference on Impact of Trade war on Indian Economy, 25-Feb-20, ISBN No. 978-81-943062-4-5.
- Kowsalya. S, **“An Empirical Study on Determinants of Capital Structure of Large Scale Steel companies in India”**, Excel Publications - International Conference on Crowd funding; Department of Commerce – Sri Krishna Arts and Science College, Jan-16, Pg.36-39, ISBN-978-93-84869-915.
- Kowsalya. S, **“Tax Reforms in India – Opportunities and Challenges”** – by Indian Council of Social Science Research (ICSSR) – Department of Management Studies, titled – Tax Evasion in India, Jul-15, Pg. 4-6, ISBN-978-81-930024-5-2.
- Kowsalya. S, **“Rural Consumers: Problems & Prospects”**, National Level Seminar on Consumer Protection & Welfare, Citizen Consumer Club & Tamil Nadu State Society for

Consumer Protection & Empowerment, Kongunadu Arts and Science College, 13-Apr-13, Pg.126-131, ISBN:978-93-80800-23-3.

Participation in Conference

International

- International Conference on Contemporary Issue in Global Banking, Department of Commerce (PG & Research), & Commerce PA, Kongunadu Arts and Science College, on 4-Aug-16.

Participation in Workshop

- National Programme on Technology Enhanced Learning (NPTEL) Workshop, IIT Madras (Joint venture by IIT and Indian Institute of Science), Sri Krishna College of Engineering and Technology, 28-Mar-13.
- Ethical Hacking by Wegilant SINE, IIT Bombay, at Sri Krishna Arts and Science College, 11-Jul-14 to 12-Jul-14.
- “Writing a Successful thesis or Dissertation: Tips & Strategies”, Department of Science & Humanities, Sri Krishna College of Engineering & Technology, 11-Jan-18.
- “New Educational Policy and Role of Corporate governance in Wealth Creation”, Department of Corporate Secretaryship, Nandha Arts and Science College, Erode, 23-Sep-19.

Participation in Faculty Development Programme

- “Teaching Pedagogy and Life Skill Management” organized by Department of Commerce, Hindusthan College of Arts and Science, Coimbatore, 27-March-2023 to 31-March-2023.
- “E-Resource Life cycle”, Organized by NDLI Club, 10-March- 2023.
- “Firefox”, offered by Spoken Tutorial Project, IIT Bombay, Jan-20.
- “NAAC Revised Accreditation Framework and OBE Assessment Methodology”, Seven days FDP, Dr. N.G.P. Arts and Science College, 27-May-19 to 2-Jun-19.
- “Campus to Corporate” designed by Tata Consultancy Services, VLB Janakiammam college of Arts and Science, 20-Jul-15 to 24-Jul-15.
- FDP at Tata Consultancy Services in Chennai, Sri Krishna Arts and Science College, Nov-13.

Conference / Seminar / Workshop Organized

- One Day Workshop on Outcome Based Education, Organized by Dr. N.G.P. Arts and Science College, Coimbatore in association with IPRS Solutions Limited, 4-March-2023.
- Committee Member, One Day National Conference on Impact of Trade war on Indian Economy, Dr. N.G.P. Arts and Science College, Coimbatore, 25-Feb-2020.

- Conference Coordinator, National Conference on “Corporate Governance”, Department of Commerce, Sri Krishna Arts And Science College, Coimbatore, on 7-Feb-14 & 8-Feb-14.