

IName : Dr. S. Kowsalya

Designation : Associate Professor & Hod

Department : Corporate Secretaryship

Qualification : M.Com., M. Phil., PGDHRM., Ph. D.,

Experience : Teaching: 15. 7 Years Research: 8.5 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.	-	1
M. Phil.	3	-

Books and Book Chapters

- 1) S.Kowsalya, **FinTech and The Digital Transformation of Financial Services: Implications for Market Structure and Public Policy** , Sri Bharani Publication, Jan-2025. ISBN NO: 978-81-971844-7-5

Research Publications (Indexed)

International

- **“An Analysis on the Performance of Small Finance Banks”**; Rabindra Bharati University Journal of Economics, ISSN: 0975 -802X, Vol. XXVIII, No. 26, August 2024, Impact Factor: 6.986, UGC CARE Approved, Peer Reviewed and Referred Journal.
- **“A Study on Role of Eustress Management and Work Life Balance among Private College Teachers in Coimbatore District”**; International Journal of Research and Analytical Reviews (IJRAR); E-ISSN 2348-1269, P- ISSN 2349-5138; Volume 11; Issue 2; April 2024; Impact Factor – 7.17 ; UGC Approved - Journal No : 43602
- **“Impact of Online Gaming Addiction among college students with special reference to Coimbatore District”**; A Journal of Composition Theory; Vol. XVII; Issue IV; April 2024; ISSN No. : 0731-6755; Impact Factor – 5.7; UGC Care.
- **“A study on Policyholders awareness and satisfaction towards Insurance Company and it’s policies”**; International Journal of Creative Research Thoughts; Vol. 11; Issue 10; Oct. 23; ISSN No. 2320 -2882; Impact Factor – 7.97; UGC Care.
- **“Customer Awareness about Credit Card Hidden Charges”**; International Journal of Scientific Development and Research; Vol. 8; Issue 9; Sep. 2023; ISSN: 2455-2631; UGC Care.
- **“A Study on financial Performances of Laxmi Machine Works for the Past five years (2020-2023)”**; Journal of Emerging Technologies and Innovative Research; Vol.10; Issue 5; May 2023; ISSN: 2349 – 5162; Impact Factor – 7.95; UGC Care.
- **“A Study on Customer Satisfaction towards usage of “Online Payment Apps”**; Journal of Emerging Technologies and Innovative Research; Vol.10; Issue 5; May 2023; ISSN: 2349 – 5162; Impact Factor – 7.95; UGC Care.
- **“A Study on Investment Pattern of College students with Special reference to Coimbatore City”**; International Journal of Creative Research Thoughts; Vol. 11; Issue 5; May 2023; ISSN: 2320-2882; Impact Factor – 7.97; UGC Care.
- **“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.
- **“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

- **“Nurturing Narishakti: Women as Leaders in Viksit Bharat @ 2047 : A study on Empowering Women Leaders to Balance Work-Life challenges”**, Department of MBA, Sri Ramakrishna College of Arts and Science, Pg. No. 166 -171 , Feb. 2025, ISBN 978-93-341-3826-9.
- Two Days National Seminar on “Transformation of UPI in Digitalizing Micro Businesses – Pan India of Vision Viksit Bharat @ 2047”, organized by Department of Commerce, Sri Krishna Arts and Science College, sponsored by Indian Council of Social Science Research (ICSSR – SRC), 30th & 31st Jan. 2025.
- International Conference on Recent Trends in Multi - Disciplinary Research and Innovation, organized by A.V.P. Arts and Science College, in association with BRITTS Imperial University College, United Arab Emirates, 13th Sep. 2024.
- **“The Unique Curing Methods of the Scheduled Tribes”**, ICSSR Sponsored Two Days National Seminar on “Actions@75 - Ek Bharat Shrestha Bharat: Culture, Skills, Beliefs And Rituals Of Janajatis Of India With Special Reference To The Scheduled Tribes Of The Nilgiris District”, Organised by PG and Research Department of International Business, Sri Ramakrishna Arts and Science College, 12th and 13th October 2023, ISBN 978-93-89105-97-1.
- **“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.
- **“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.

- **“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.
- **“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/Seminar

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.
- International Conference on Crowdfunding, Department of Commerce, Sri Krishna Arts and Science College, on 7th & 8th-Jan-16.
- International Conference on Competency Building Strategies in Business and Technology for Sustainable Development, Sri Ganesh School of Business Management, 20-Feb.-15.
- International Conference on Contemporary Issues & Challenges in Commerce and Management, Sri Ganesh College of Arts & Science, 13-Feb.-15.
- International Conference on Innovative Management Practices for Global Competitiveness, Lingaya’s Lalita Devi Institute of Management & Sciences, New Delhi, 2-Nov.-12.

National

- Two days National Seminar “ENVISIONING NEW BHARAT: EDUCATIONAL REFORMS AND INDIGENOUS SYSTEMS” organized by ABRSM, New Delhi, UVAS, Kerala and THETA , Tamil nadu, on 8th & 9th June 2024.
- UGC sponsored National Conference on “Approach towards Sustainable conservation through Social and Environmental Entrepreneurship, organized by Department of Business Administration & Centre for Women’s Studies in collaboration with NABARD, presented on “Environmental Issues and Poverty Allusions Strategy”, 10-Oct.17.
- Two National Conference on “Tax Reforms in India – Opportunities and Challenges”, organized by Department of Management Studies, Sri Kaliswari College, Sivakasi sponsored by Indian Council of Social Science Research (ICSSR), presented a paper entitled “Tax Evasion in India”, 24-July-15 & 25-July-15.
- ICSSR sponsored National conference on “Performance, challenges and Prospects of MSMEs in

India”, organized by School of business Studies, Central University of Karnataka, Gulbarga, presented a paper titled “Issues and Challenges in Management of Micro, small and Medium Enterprises (MSMEs), 21st -22nd - Feb.-14.

- National Conference on “Prospects of FDI in Promoting Retail Trade in India”, organized by Department of Commerce (CA) & BBA (CA), presented a paper titled, “Recent Trends of FDI in India”, 15th Feb. 13.
- National Conference on “Issues in Higher Education”, organized by Association of Principals of Colleges, Bharathiar University & University Grants Commission – Academic Staff College, Bharathiar University, 29-Oct.-10.
- National Level Conference on “The role of Green Banks in India”, organized by Department of Commerce and Commerce (CA), Maharaja Arts and Science College, presented a paper entitled, “Green Banking in India”, 24-Sep.-10.

Seminar

- One Day National Seminar on “Green HR & Future Organic Farming in India”, Sponsored by Indian council of Social Science Research (ICSSR) & Ministry of Human Resource Development (MHRD) Government of India, organized by NIGAMA SAMAJ of PG and Research Department of Commerce, Srimad Andavan Arts and Science College, Tiruchirapalli, 04-Mar.-22.
- One Day National Seminar on Micro Small and Medium enterprises (MSMEs) Issues and Challenges, presented on topic, “International Linkage for SME Development, Acharya Bangalore B-School, 25-Oct.-13.
- National Level Seminar on consumer Protection and Welfare, organized by Kongunadu Arts and Science College, Citizen Consumer Club & Tamilnadu State Society for Consumer Protection and Empowerment (TANSSCOPE), presented paper entitled, “Rural consumers: Problems and Prospects”, 13-Apr.-13.
- 7th International Seminar on Financial Markets: Issues and Challenges (FIM IC – 2012), organized by Department of Commerce and Financial Studies, Bharathidasan University and SMART Journal of Business Management Studies, presented paper entitled, “Foreign Exchange Market”, 7-8th-Jan.-12.
- State Level Seminar, CAMELLIA, organized by Department of Commerce with Computer Applications, Nandha Arts & Science College, presented a paper entitled, “Banking Sector”, 24-Feb.-11.
- National Seminar on “E-Commerce Applications in Banking Industry”, organized by department of Commerce with Computer Application, Kondunadu Arts and Science College, presented a paper on

“Intranet”, 29-Sep.10.

Participation in Workshop

- “Innovative Technologies and Job opportunities in 3.0”, Metaverse AR & VR Live streaming Media”, organized by Department by Visual Communication, Sathyabama Institute of Science and Technology, Chennai, 15-Apr.-23.
- 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.
- "New Educational Policy and Role of Corporate Governance in Wealth Creation” National Level Symposium, organized by Department of Corporate Secretaryship, Nandha Arts and Science College, 23-Sep.19.
- "Writing a Successful thesis or Dissertation: Tips and Strategies", organized by Department of Science and Humanities, Sri Krishna College of Engineering and Technology, 11-Jan. 18.
- "Ethical Hacking" organised by Wegilant SINE IIT Bombay and Sri Krishna Arts and Science College, 11-July-14 to 12-July-14.
- 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.

Participation in Faculty Development Programme

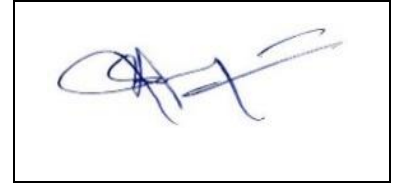
- "Exploring New Frontiers in Teaching Tools, AI and Data Analytics", Five Days International Virtual FDP, organised by Department of MCA, MEASI Institute of Information Technology, Chennai from 29.07.2024 to 02.08.2024.
- "Future - Ready Educators: Transforming Teaching and Learning in the Present Scenario" Seven Days National Level Online Faculty Development Programme, organised by Department of Commerce CA and commerce (IT and BI), Hindusthan College of Arts and Science, from 07.08.2024 to 14.08.2024.
- “Essential Skills for Professional Development in Higher Education”, 7 days online faculty development program, organized by Star International Foundation for Research and Education on 01- July - 2024 to 07- July - 2024 .
- “Empowering Education for Innovation – A NEP Perspective”, Dr. N.G.P. Arts and Science College, Coimbatore, 30-Jun-23 to 04-Jul-23.

- “Out Come Based Education and Revised Criteria Metrics”, Dr. N.G.P. Arts and Science College, Coimbatore, 17-Jun-23 to 21-Jun-23.
- “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.
- "Entrepreneurship Development" organized by Department of Science and Technology, NIFT -TEA College of Knitwear Fashion, 12 days FDP from 1-Feb.-21 to 13-Feb.21.
- "Application of Tools & Techniques in Research Methodology & Accelerate to publish articles in Scopus and Web of Science" organized by Department of Commerce Professional Accounting and Accounting & Finance, Hindusthan College of Arts and Science, 17-Dec. to 24-Dec.-20.
- “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

- Committee Member, One day National Conference on “Digital Transformation In Business Opportunities & Challenges (DTBOC-23)”, Dr.N.G.P. Arts and Science college, Coimbatore, 05-Sep-23.
- Professional Ethics on Financial Management (Non- Teaching Staff) Dr. N.G.P. Arts and Science College, Coimbatore, 27-Jun-23.
- “Empowering Education for Innovation – A NEP Perspective”, Dr. N.G.P. Arts and Science College, Coimbatore, 30-Jun-23 to 04-Jul-23.
- “Out Come Based Education and Revised Criteria Metrics”, Dr. N.G.P. Arts and Science College, Coimbatore, 17-Jun-23 to 21-Jun-23.
- 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.
- Conference Co-ordinator, National Conference on Rebuilding Global Business Environment (RGBE-23), Department of Corporate Secretaryship, Dr. N.G.P. Arts and Science College, Coimbatore, 15-Feb-23.
- Committee Member, Two Days International Conference on Pandemic and Business Sustainability, Dr. N.G.P Arts and Science College, Coimbatore, 21-Oct-21 & 22-Oct-21.

- Committee Member, Two Day National Conference on Impact of Trade war on Indian Economy, Dr. N.G.P. Arts and Science College, Coimbatore, 25-Feb-20.
- Conference Coordinator, National Conference on “Corporate Governance”, Department of Commerce, Sri Krishna Arts and Science College, Coimbatore, on 7-Feb-14 & 8-Feb-14.



(Dr. S. Kowsalya)