### **FACULTY PROFILE**

Name : **RAMEENA K.A.** 

Qualifications : M.Com (Finance), UGC (NET), PGDIM.

Designation : Assistant Professor, Dept. of Commerce, MES

College, Nedumkandam.

Address : Alippilly House, Elamakkara P.O, Ernakulam,

Pin - 682026.

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Teaching Experience : 10 years at U.G level.

Research Experience : Part Time Research Scholar in M.G University on

"Relationship management in banking sector in Kerala"

#### **Experience**

1. Worked as Faculty in Commerce in Bharata Mata College, Thrikkakara from the year 2006 to 2015.

2. Worked as Asst.Professor in Commerce in MES College Nedumkandam from March 2015 onwards.

## **Articles Published in peer reviewed Research Journals with ISSN**

- **1.** The article "RBI strategies relating to financial inclusion in India." published in Misbah -Niche of knowledge (January 2015) ISSN 0976-2523 by M.E.S. College, Nedumkandam.
- 2. The article "Customer Protection in Banks through Banking Ombudsman Scheme in India, published in Research Scholar Vol. 1V No.4 December 2014, Page No.243 to 248 1SSN 2249-6696, peer refereed quarterly inter disciplinary Research Journal, Ruby villa, kozha P.O. kottayam dist.
- 3. The article "Financial Inclusion: A Viable Option for Inclusive Growth" published in International Journal of Computational Engineering and Management (IJCEM Research Foundation Trust, Rohtak, India), July 15 Vol 18 issue 1V ISSN 2230-7893.

- 4. The article "Corporate governance in NBFCs: A Case Study of Muthoot Finance Ltd." published in Recent Trends in Corporate Governance(October 2015)ISBN 978-93-5254-018-1 by S.D College, Alappuzha
- 5. The article "Penetration of Mobile Commerce& Security Issues" published in Library Online Journal of St. Peters College, Kolenchery (December 2015)
- 6. The article "Marketing Challenges of Life Insurance Sector in India" published in Research Journal of Social Science and Management (November 2015) ISSN 2251-1571 by the International Journal Research Publications Pte. Ltd., Singapore.
- 7. The article "Islamic Banking-An Innovative Banking" published in the Conference Proceeding of the National Seminar on Emerging Trends in Indian Banking Sector (March 2016)ISBN 978-93-8556-762-9 by MES College, Marampally.

#### 2. Other Academic Achievements

# Participated and <u>presented Research Papers</u> in the <u>U.G.C. National Seminars</u> as follows.

- 1. The Research paper, "RBI Strategies Relating to Financial Inclusion in India" was presented in the U.G.C sponsored National Seminar on "Financial Inclusion-Issues and Challenges in the Emerging Economy" organized by the Department of Commerce, M.E.S. College, Nedumkandam held on 19<sup>th</sup>, 20<sup>th</sup> & 21<sup>st</sup> November 2014.
- 2. The Research Paper, "Marketing Challenges in Insurance Sector" presented in the International Conference on Innovations in Business and Finance Organized by the Commerce Association of Kerala, kottayam, held at St. Peters College, Kolenchery during 29th, 30th may 2015.
- 3. A Research Paper, "Emerging Trends in Banking Industry" was presented in the in the U.G.C. Sponsored National Seminar on "Recent Trends in Capital Market and its Effect on Commerce, Industry & Economy of India" organized by the PG Department of Commerce, St.Pauls college kalamassery on 25th, 26th February 2013.

- 4. The research paper "CRM Trends in Banking with special reference to Kerala Based Banks" has been presented in the National Seminar on "Emerging Trends in Marketing" organized by Bharata Mata Institute of Management, kochi on 7th,8th of February 2013.
- 5. The research Paper "RBI Initiatives for Consumer Protection." has been presented in the International Conference on Innovations in Business and Finance (ICIBF) organized by Commerce Association of Kerala held during 23th, 24th may 2014.
- 6. A research paper "RBI Recommendations on Corporate Governance in Indian Banking Sector" has been presented in the UGC Sponsored National Seminar on "Recent Trends in Corporate Governance" organized by the PG Department of Commerce and Research Centre, SD College, Alappuzha on 10<sup>th</sup> and 11<sup>th</sup> September 2015.
- 7. A research paper "Financial Inclusion of Women: The Role of Microfinance as a Tool" has been presented in the UGC Sponsored National Seminar on "Financial Services: Innovations for Inclusions in India" organized by the Research & P.G Department of Commerce, St. Thomas College, Thrissur on 11<sup>th</sup> and 12<sup>th</sup> August 2015.
- 8. A research paper "Rural Development Measures in India" has been presented in the UGC Sponsored National Seminar on "The Co-operative movement and Rural Finance in India" organized by the Department of Commerce, St.Stephen's College, Pathanapuram on 10<sup>th</sup> and 11<sup>th</sup> August 2015.
- 9. The research paper "Corporate governance in NBFCs: A Case Study of MuthootFinance Ltd." has been presented in the UGC Sponsored National Seminar on "Recent Trends in Corporate Governance" organized by the PG Department of Commerce and Research Centre, SD College, Alappuzha on 10<sup>th</sup> and 11<sup>th</sup> September 2015.
- 10. A research paper "E-Commerce Applications and Business Models" has been presented in the UGC Sponsored National Seminar on "Influence of E-Commerce in Societal Context" organized by the PG Department of Commerce, Government College, Kattappana on 12<sup>th</sup> &13<sup>th</sup> November 2015.

- 11.A research paper "Customer Satisfaction of Online Shopping- Motivations and Inhibitions" has been presented in the UGC Sponsored National Seminar on "Influence of E-Commerce in Societal Context" organized by the PG Department of Commerce, Government College, Kattappana on 12<sup>th</sup> &13<sup>th</sup> November 2015.
- 12.A research paper "Foreign Direct Investment and Indian Retail Sector" has been presented in the UGC Sponsored National Seminar on "India and Cross Border Capital Flows in the Post Liberalized Era" organized by the Department of Commerce, Sree Narayana College, Cherthala On 3<sup>rd</sup> and 4<sup>th</sup> December 2015
- 13.A research paper "Role of MSME Institute in Entrepreneurial Development" has been presented in the UGC Sponsored International Conference on "Entrepreneurship, Innovation and Development" organized by the Post Graduate and Research Department of Commerce, St.Peter's College, Kolenchery on 8<sup>rd</sup> and 9<sup>th</sup> January 2016.
- 15. A research paper "Problems and Prospects of Agro- Entrepreneurs in Idukki District" has been presented in the UGC Sponsored International Conference on "Entrepreneurship, Innovation and Development" organized by the Post Graduate and Research Department of Commerce, St.Peter's College, Kolenchery on 8<sup>rd</sup> and 9<sup>th</sup> January 2016.
- 16. A research paper "Islamic Banking for Inclusive Growth in India" has been presented in the Seminar on "Islamic Finance And Entrepreneurial Venture Possibilities In India" organized by the Chair of Islamic Studies and research, University of Calicut& Indian Association for Islamic Economics, Kerala Chapter on 29<sup>th</sup> February&1<sup>st</sup> March 2016.
- 17. A research paper entitled "Islamic Banking-An Innovative Banking" in the National Seminar on Emerging Trends in Indian Banking Sector (March 2016) organized by MES College, Marampally

## Participated in other Seminars, U.G.C. National Seminars and conferences as:-

1. U.G.C. sponsored National Seminar on "Financial Inclusion- Issues and Challenges in the Emerging Economy" organized by the Department of

- Commerce, M.E.S. College, Nedumkandam held on 19<sup>th</sup>, 20<sup>th</sup> & 21<sup>st</sup> November 2014.
- 2. International Conference on Innovations in Business and Finance organized by the Commerce Association of kerala, kottayam, held at St.Peters College, kolenchery during 29th, 30th May 2015.
- 3. U.G.C. Sponsored National Seminar on "Recent Trends in Capital Market and its Effect on Commerce, Industry & Economy of India" organized by the PG Department of Commerce, St.Pauls College Kalamassery on 25th, 26th February 2013.
- 4. National Seminar on "Emerging Trends in Marketing" organized by Bharata Mata Institute of Management, kochi on 7th, 8th of February 2013.
- 5. International Conference on Innovations in Business and Finance (ICIBF) organized by Commerce Association of Kerala held during 23-24 May 2014.
- 6. UGC Sponsored National Seminar on "Recent Trends in Corporate Governance" organized by the PG Department of Commerce and Research Centre, SD College, Alappuzha on 10<sup>th</sup> and 11<sup>th</sup> September 2015.
- 7. UGC Sponsored National Seminar on "Financial Services: Innovations for Inclusions in India" organized by the research & P.G Department of Commerce, St. Thomas College, Thrissur on 11<sup>th</sup> and 12<sup>th</sup> August 2015.
- 8. UGC Sponsored National Seminar on "The Co-operative movement and Rural Finance in India" organized by the Department of Commerce, St.Stephen's College, Pathanapuram on 10<sup>th</sup> and 11<sup>th</sup> August 2015.
- 9. Three day workshop on "Research Problem Formulation in Social Science and Data Analysis through SPSS", organized by Research and P.G Dept. of commerce St. Peters College, Kolenchery on November 5th to 7th 2012.
- 10.UGC National Conference on "Foreign Direct Investment in India: Opportunities and Challenges", organized by Research and PG Dept. of Commerce, St. Peters College Kolenchery on 30th- 31th January 2014.
- 11.One day workshop on "Research Paper Preparation and Publication", organized by Research and PG Dept.of Commerce, St.Peters College Kolenchery on 31st July 2013.
- 12. International Conference on Innovations in Business and Finance (ICIBF) organized by Commerce Association of Kerala held during 23rd-24th May 2014.
- 13. National workshop on "Research Methods: Tools for Data Collection" organized by the Post Graduate Dept. of Commerce and Research Centre on 26 th may 2015.

14.Two day workshop on "Data Analysis through SPSS" organized by PG and Research Dept. of Commerce, Career Guidance Cell and Commerce Association of Kerala on 29th and 30th April 2014.

15.One day Workshop on "Research Based Project Methods" conducted by Post Graduate & Research Dept. of Commerce o 26<sup>th</sup> July 2012.

## **Declaration**

I hereby declare that the above mentioned details are true and correct to the best of my knowledge and belief.

Place: Vattappara

Date: 31/03/2016 **RAMEENA K.A.**