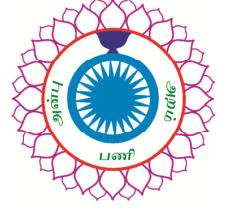


**ALAGAPPA GOVERNMENT ARTS COLLEGE**  
(NAAC REACCREDITATION AT LEVEL B)  
KARAIKUDI – 630 003, TAMILNADU, INDIA.



**FACULTY PROFILE**

**Personal Details**

Name	:	<b>Dr.N.BHARATHI</b>
Father's / Husband's Name	:	R.Narayanan
Designation	:	Assistant Professor
Date of Birth	:	07-07-1981
Sex	:	Male
Nativity	:	Indian
Marital Status	:	Married
Address for Communication	:	
Official	:	Department of Commerce Alagappa Govt. Arts College Karaikudi – 630 003. Sivanagnai (Dist). TN
Residential	:	150-B, Amman Street, Pari Nagar, Karaikudi – 630 003. Sivanagnai (Dist). TN
Phone No	:	Mobile: 98653 05014, Resi:04565-225014
Email - id	:	<a href="mailto:bharathi7781@gmail.com">bharathi7781@gmail.com</a>

<b>Academic Qualification</b>	:	<b>M.Com., M.Com (FT)., MBA., M.Phil., Ph.D., PGDCA.</b>
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Teaching Experience : 12 Years

Research Experience : 14 Years

Additional Responsibilities :

- NSS Programme Officer
- NAAC Team Member
- Coordination of Student Talent Bank

Research Area :

- Banking and Finance

Research Supervision/Guidance

Programme of Study		Completed	Ongoing
Research	Ph.D.	3	7
	M. Phil.	8	2
Project	PG	3	-

Publications

International		National		Others
Journals	Conferences	Journals	Conferences	Book/Chapter/Monographs
14	6	27	35	-

Events participated

Number of Seminars / Conferences / Workshops: 44

NATIONAL LEVEL SEMINAR ATTENDED:

1. Presented a paper "E- Initiative the foreign Trade" in a one day seminar at Department of International Business and commerce, Alagappa University, Karaikudi, Tamilnadu on 16<sup>th</sup> March 2005.

2. Presented a paper "**Emerging Trends in Service Sector**" in a in UCG Sponsored National Seminar on "**Impact of Globalization on Insurance Sector**" at Post Graduate and Research department of Commerce, NGM College, Pollachi, Tamilnadu from 30<sup>th</sup> to 31<sup>st</sup> March.
3. Presented a paper "**Foreign Direct Investment: some Issue**" in a One Day Seminar at Department of Business Management, PSGR Krishnammal College for women, Coimbatore - 641004, Tamilnadu on 22<sup>nd</sup> August 2007.
4. Presented a paper "**E-Banking- An Overview**" in a One Day Seminar at School of Commerce, RVS College of Arts And Science, Sullur, Coimbatore- 641402, Tamilnadu on 25<sup>th</sup> September 2007.
5. Presented a paper "**Human Resource Management in Banks**" in a One Day Seminar at Department of Commerce with CA, PSGR Krishnammal College for women, Coimbatore - 641004, Tamilnadu on 26<sup>th</sup> September 2007.
6. Presented a paper "**Emerging Paradigm in Indian Insurance Industries**" in Two Days Seminar on Post Graduate and Research Department of Commerce, DG Vaishnav College, Arumbakkam, Chennai-600106, Tamilnadu from 17<sup>th</sup> to 18<sup>th</sup> December 2007.
7. Presented a paper "**Primary Market in India**" in One Day Seminar on Department of Commerce and Management by Karpagam Arts and Science (Autonomous), Coimbatore - 641021, Tamilnadu on 15<sup>th</sup> February 2008.
8. Presented a paper "**Emerging Trends in Indian Retail Industry**" in One Day Seminar on Department of Commerce and Computer Application, Vellalar College for women, Erode- 638009, Tamilnadu on 3 March 2008.
9. Presented a paper "**E-Insurance: Strategies and Implication**" in One Day Seminar by Department of Corporate Secretaryship , Vellalar College for women, Erode- 638009 on 29<sup>th</sup> February 2008.
10. Presented a paper "**E-Marketing**" in One day seminar by GRD School of Commerce and International Business, Dr.G.R.Damodaran College of Science, Coimbatore-641014. Tamilnadu on 5<sup>th</sup> March 2008.
11. Presented a paper "**E-Marketing Communication Issue and Models**" in One day seminar by GRD School of Commerce and International Business, Dr.G.R.Damodaran College of Science, Coimbatore-641014. Tamilnadu on 5<sup>th</sup> March 2008.
12. Presented a paper "**SEBI Guidelines and Laws for Investment**" in One Day Seminar by Post Graduate Department of Finance and Control, Vellalar College for women, Erode- 638009, Tamilnadu on on 2nd February 2008.
13. Presented a Paper "**Future Banking**" in One Day Seminar by Department of Management Studies, TamilNadu College of Engineering, Karumathanpatti, Coimbatore-641659. Tamilnadu on 2nd April 2008.
14. Presented a Paper "**Technology in Banking sector**" in One Day Seminar by Department of Management Studies, TamilNadu College of Engineering, Karumathanpatti, Coimbatore-641659. Tamilnadu on 2nd April 2008.

15. Presented a Paper **“The Global Crisis and Financial Sector Reforms in India”** in One Day Seminar by Department of International Business, SNR Sons College (Autonomous), Coimbatore-641006. Tamilnadu on 16<sup>th</sup> March 2010.
16. Presented a Paper **“Risk Management - In Financial Sector”** in One Day Seminar by Department of Management Studies and Research, Karpagam University, Coimbatore-641 021. Tamilnadu on 27<sup>th</sup> February 2009.
17. Presented a Paper **“Stock Market Bubble”** in One Day Seminar by Department of Commerce, Navarasam Arts and College for Women, Erode- 638 101. Tamilnadu on 7<sup>th</sup> February 2009.
18. Presented a paper **“A New Method for Describing and Evaluating Research Literatures”** in One Day Seminar by Department of Commerce, St.Joseph Colle of Commerce, Bangalore on 26<sup>th</sup> February 2008.
19. Presented a paper **“A study on the different problem faced by women entrepreneurs in Erode City”** in UCG Sponsored National Seminar on **“Creativity Innovation and Entrepreneurship”** at Department of Commerce, Avinashilingam University on 16<sup>th</sup> and 17<sup>st</sup> February 2012.
20. Presented a paper **“Stock Market and Shareholders Protection: Are they Important for Economic Growth”** in UCG Sponsored National Seminar on **“Investors Protection - Rights and Duties”** at Research Department of Commerce, Arumugam Pillai Seethai Ammal College, Tirupattur - 630 211, Tamilnadu on 5<sup>th</sup> to 6<sup>st</sup> March 2015.
21. Presented a paper **“Impact of Banking Sector Reforms on Indian Banking system some Development and Challenges ahead”** in ICSSR Sponsored National Seminar on **“Payment Banks: Opportunities and Challenges”** at Department of Commerce, V.H.NS.N College, Virudhunagar - 626 001, Tamilnadu on 29<sup>th</sup> to 30<sup>th</sup> September 2016.
22. Presented a paper **“Financial Sector Reforms and the role of Development Banking”** in ICSSR Sponsored National Seminar on **“Payment Banks: Opportunities and Challenges”** at Department of Commerce, V.H.NS.N College, Virudhunagar - 626 001, Tamilnadu on 29<sup>th</sup> to 30<sup>th</sup> September 2016.
23. Presented a paper **“An Information and Communication Technology (ICT) framework for enabling Rural Banking ”** in UCG Sponsored one day National Seminar on **“Business Success Hinges on Business Strategies”** at Department of Commerce, Alagappa University - 630 003, Tamilnadu on 15<sup>th</sup> December 2017.
24. Presented a paper **“Challenges of Financial Risk Management Micro, Small and Medium Enterprises (MSMEs) in India”** in UCG Sponsored one day National Seminar on **“Business Success Hinges on Business Strategies”** at Department of Commerce, Alagappa University - 630 003, Tamilnadu on 15<sup>th</sup> December 2017.
25. Presented a paper **“Consumer Durable Industry in India ”** in UCG Sponsored one day National Seminar on **“Business Success Hinges on Business Strategies”** at Department of Commerce, Alagappa University - 630 003, Tamilnadu on 15<sup>th</sup> December 2017.

#### INTERNATIONAL LEVEL SEMINAR ATTENDED:

1. Presented a paper "**Mutual Funds**" in Two Days Seminar by Department of commerce and Business Administration, Cauvery College for Women, Trichirapalli, India. on 7<sup>th</sup> and 8<sup>th</sup> April 2007
2. Presented a paper "**Emerging Paradigm in Working Capital Management**" by Department of Management Studies, Muthayammal Engineering College, Rasipuram-637408, India on 26<sup>th</sup> October 2007.
3. Presented a paper "**Capital Market investment in India**" in Two Days Seminar by Department of commerce and Financial Studies, Bharathidasan University, Trichirapalli- 620024. India. on 19<sup>th</sup> and 20<sup>th</sup> January 2008
4. Presented a paper "**Merger and Acquisition in Banking Industry**" in Two Days Seminar by Department of commerce and Financial Studies, Bharathidasan University, Trichirapalli- 620024. India. On 19<sup>th</sup> and 20<sup>th</sup> January 2008.
5. Presented a paper "**Impact of Globalization in Insurance Industry**" in One Day Seminar by SAN International Business School, Cimbatores-641105, India on 15<sup>th</sup> May 2008.
6. Presented a paper "**Globalization and Its Impacts in India** " in One Day Seminar by PG & Research Department of Commerce, Ilayankudi - 630 702, Tamilnadu, India on 20<sup>th</sup> February 2014.

#### CONFERENCES AND WORKSHOP ATTENDED:

1. One day Management Development Programme (MDP) on 22<sup>nd</sup> December "**Meta Strategies For Mega Success**" by VIT Business School, VIT University, Vellore-632014, Tamilnadu.
2. One day Management Development Programme (MDP) on 5<sup>th</sup> April 2008 "**Resource Mobilization By Business Enterprise**" by VIT Business School, VIT University, Vellore-632014, Tamilnadu.
3. Seminar on 29<sup>th</sup> January 2008 "**Investment Decision and Tax Planning**" by Department of commerce, Kongunadu Arts and Science (Autonomous), Coimbatore-641029. Tamilnadu.
4. Seminar on 20<sup>th</sup> March 2008 "**Investment Decision and Tax Planning** " by Dr.SNS Rajalakshmi Institute of Management , Dr.SNS Rajalakshmi College of Arts and Science, Coimbatore- 641006. Tamilnadu.
5. Workshop on 13-16 March 2008, "**Social Science Research Methodology and Database Management & Analysis Using SPSS Software**" by Department of Population Studies & Department Extension, Careers Guidance and Student Welfare, Bharathiyar University, Coimbatore- 641046.
6. Annual Convention on 12<sup>th</sup> September 2009, "**Powering Towards Financial Resurgence - New Paradigm and Strategies**" by Department of Financial Studies, University of Delhi, South Campus, New Delhi.

7. Seminar on 4<sup>th</sup> and 5<sup>th</sup> March 2008 “Corporate **Laws: Contemporary Issues**” by Department of Commerce, Shaheed Bhagat Singh College, (University of Delhi), New Delhi - 110017. Sponsored by University Grants Commission. .
8. Workshop on December 12 - 23 - , “**ICT Workshop Tier - II for Capacity Building of Delhi University Staff**” by Institute of Lifelong Learning (ILL), University of Delhi, New Delhi.
9. National Seminar on Oct 30, “**Indian Financial Sector - Thrust and Challenges**” organized by Department of Financial Studies, University of Delhi: South Campus, New Delhi.
10. Conference on December 28<sup>th</sup> 2010, “**Paradigm Shift from Accounting Standards (As) to International Financial Reporting Standards (IFRS)**” organized by Sri Ram College of Commerce (SRCC), University of Delhi, New Delhi.
11. Attended Five days (FDP) Faculty Development Programme on 22.01.2015 to 26.01.2015, “**Faculty Development Programme on Entrepreneurship**” by Entrepreneurship cum-Skill Development Centre, Alagappa University, Karaikudi - 630 003.
12. Participated in the NAAC sponsored staff orientation Programme on 17<sup>th</sup> October 2014 “Quality Enhancement - Roles and Responsibilities of IQAC” organized by the Internal Quality Assurance Cell (IQAC), Alagappa Govt. Arts College, Karaikudi - 630 003.
13. Participated in the University Workshop on 30<sup>th</sup> September 2016 “Digital India” organized by Ministry of Electronics and Information Technology, Government of India at Alagappa University, Karaikudi - 630 003 .

### **Orientation / Refresher Attended**

<b>SL.NO</b>	<b>NAME OF COURSE</b>	<b>PLACE OF COURSE</b>	<b>DATE</b>
1	Orientation Programme	University of Madras	04.05.2011 to 02.06.2011
2	Refresher Course	Madurai Kamaraj University	07.02.2014 to 27.02.2014
3	Orientation Programme (NSS)	Rajiv Gandhi National Institute of Youth Development	02.02.2017 to 08.02.2017
4	Orientation Programme (NSS)	Alagappa University	09.08.2017

## Recent Publications

### ARTICLE PUBLISHED IN NATIONAL LEVEL JOURNAL

1. Bharathi N (2008), "Financial Performance of Standard Chartered Bank in India", PIMT Journal of Research (ISSN 02278-7925), Sep-Feb, Vol.I, No.2.
2. Bharathi N (2008), "A Study on User Preference of Motor Pumps In Rural Areas (With special Reference to Namakkal District)", Organizational Management (OM) ISSN 0975-699X, Oct-Dec, Vol. XXIV, No.3.
3. Bharathi N (2009), "Employees' Engagement Practice in Spinning Mills - An Empirical Study", Prabandhan: Indian Journal of Management (ISSN-0975-2854), July - Aug, Vol.2, No.4.
4. Bharathi N (2009), "A Profile of Women Entrepreneurs with Special Reference to Western Region in Tamilnadu", Journal of Management and Entrepreneurship (ISSN-2229-5358), Apr-Jun, Vol.II, Issue II.
5. Bharathi N (2009), "A Study on Motives of Equity Investors'", Rai Management Journal (ISSN-0975-4326), June, Vol.VI, No.3.
6. Bharathi N (2009), "Indian Banking and Finance - A Paradigm Shift", Indianmba.com (National e-journal), June, FC-1035, pp-1-7.
7. Bharathi N (2009), "Rural Marketing - Challenges and Opportunities", Literacy Article (Authors Press, New Delhi) (ISBN-978-81-7273-497-8).
8. Bharathi N (2009), "Indian Banking and Finance", Banking Finance (ISSN-0971-4498), August, Vol. XXII, No.8.
9. Bharathi N (2009), "Employee's Engagement Practices", Journal of Contemporary Research in Management (ISSN-0973-9785), Apr-Jun, Vol.4, No.2.
10. Bharathi N (2009), "Design and Implementation of Watermarking System for Digital Audio", PIMT Journal of Research (ISSN 02278-7925), September, Vol.2, No.2.

11. Bharathi N (2010), "Share Holders Attitude Towards Online Share Trading", Organizational Management (OM) ISSN 0975-699X, July - Sep, Vol. XXVI, No.2.
12. Bharathi N (2010), "Customers' Perception of Indian Railways (Special Reference to Coimbatore Region)", TECNIA Journal of Management Studies (ISSN-0975-7104), Apr-Sep, Vol.5, No.1.
13. Bharathi N (2010), "A study on Awareness of E-Banking - A Case of ATM", Organizational Management (OM) ISSN 0975-699X, July - Sep, Vol. XXVI, No.2.
14. Bharathi N (2010), "Pre and Post Merger Operational Efficiency of Banks In India - A Comparative Study", Review of Professional Management (ISSN-0972-8686), July - Dec, Vol.8, Issue 2.
15. Bharathi N (2010), "Profitability Performance of New Private Sector Banks - An Empirical Study", Indian Journal of Finance (ISSN-0973-8711), March, Vol. IV, No.3.
16. Bharathi N (2010), "Factors Determining Investment Decision Making by Equity Investors", SCMS Journal of Indian Management (ISSN-0973-3167), Jan-Mar, Vol.VII, No.1.
17. Bharathi N (2010), "A Study on Factors Influencing Investment Behaviour of Equity Investors", RVS Journal of Management (ISSN-0975-3435), February, Vol. II, No.1.
18. Bharathi N (2010), "Operational Efficiency of Merged banks in India after Globalization Period - Factor Analysis Approach", PRERANA (ISSN-0974-908X), March, Vol. 2, Issue.1.
19. Bharathi N (2011), "Trends in the Non-Performing Assets of New Private Sector Banks", WIM Journal of Management (ISSN-0975-5063), January, Vol. 2, No. 2.
20. Bharathi N (2012), "Pre and Post Merger Performance of Banks in India - A Comparative Study", JIMS 8M (ISSN-0973-9335), Jan - Mar, Vol.17, Issue.1.



21. Bharathi N (2015), "Stock Market and Shareholder Protection: Are they important for Economic Growth?", Literacy Article (Dept. of Commerce, APSA College) (ISBN-978-81-928690-6-3), March.
22. Bharathi N (2016), "Evaluation Performance of New Private Sector Banks: An Application of Camel Model", Vishwakarma Business Review (ISSN-2229-6514), January, Vol.VI, Issue.1.
23. Bharathi N (2016), "Impact of banking sector Reforms on Indian Banking System some Development and Challenges ahead", Literacy Article (Dept. of Commerce, VHNSN - VNR) (ISBN-978-93-81723-58-6), September.
24. Bharathi N (2016), "Financial Sector Reforms and the role of Development Banking", Literacy Article (Dept. of Commerce, VHNSN - VNR) (ISBN-978-93-81723-58-6), September.
25. Bharathi N (2017), "An Information and Communication Technology (ICT) framework for enabling Rural Banking", Literacy Article (Dept. of Commerce, Alagappa University), December.
26. Bharathi N (2017), "Challenges of Financial Risk Management Micro, Small and Medium Enterprises (MSMEs) in India", Literacy Article (Dept. of Commerce, Alagappa University), December.
27. Bharathi N (2017), "Consumer Durable Industry in India", Literacy Article (Dept. of Commerce, Alagappa University), December.

#### **ARTICLE PUBLISHED IN INTERNATIONAL LEVEL JOURNAL**

1. Bharathi N (2008), "Private Equity Market in India", South Asian Journal of Socio- Political Studies (SAJOSPS) (ISSN-0972-4613), Jan-Jun, Vol.8, No.2.
2. Bharathi N (2008), "Investors' Perception towards Capital Market Operation - An Empirical Study", Asia Pacific Business Review (ABR) (ISSN-0973- 2470), Jul-Sep, Vol. IV, No.3.

3. Bharathi N (2009), "Women Entrepreneurs: Motivational Factors and Problems (With special Reference to Western Region in Tamilnadu)", Asia Pacific Business Review (ABR) (ISSN-0973- 2470), Jan-Mar, Vol. V, No.1.
4. Bharathi N (2010), "Financial Efficiency of Merged Banks in India after Globalization Period – Factor Analysis Approach", Asia Pacific Business Review (ABR) (ISSN-0973- 2470), Apr-Jun, Vol. VI, No.2.
5. Bharathi N (2010), "Operational Efficiency Of Merged Banks In India – Discriminant Analysis Approach", International Journal of Research in Commerce and Management (IJRCM) (ISSN-0976-2183), June, Vol.1, Issue. 2.
6. Bharathi N (2010), "Passenger's Attitude and Satisfaction in Southern Railway", International Journal of Research in Commerce and Management (IJRCM) (ISSN-0976-2183), October, Vol. I, Issue. 2.
7. Bharathi N (2011), "Pre and Post Merger Operational Efficiency of Banks in India", Asia Pacific Journal of Research in Business Management (APJRBM), February, Vol. 2, Issue. 2.
8. Bharathi N (2014), "Performance of Merged Banks in India after Globalization Period: A Study", Finance India (ISSN-0970-3772), June, Vol. XXVIII, No. 2.
9. Bharathi N (2014), "Financial Obstacles Faced by the MSME Entrepreneurs in Tirupur City", International Multidisciplinary Research Journal (ISSN-2230-7850), Decmber, Vol. 4, Issue. 11.
10. Bharathi N (2014), "Motivational Factors of Consumers Towards the use of e-Banking Services", International Multidisciplinary Research Journal (ISSN-2230-7850), December, Vol. 4, Issue. 11.
11. Bharathi N (2015), "Factors Influencing the Selection of e-Channels by Bank Customers", International Multidisciplinary Research Journal (ISSN-2231-5063), January, Vol. 4, Issue.7.

12. Bharathi N (2015), "Emerging Needs of Training and Development in IT-BPO Industry", *Intercontinental Journal of Human Resource Review* (ISSN-2320-9704), February, 2015, Vol. 3, Issue.2.
13. Bharathi N (2016), "Analysis of Profitability and Efficiency: A Comparison of HDFC & ICICI", *Indian Journal of Research in Commerce, Management, Engineering and Applied Science (IJRCMES)* (ISSN-2454-6593), October, Vol. III.
14. Bharathi N (2017), "Fiscal Performance of Commercial Banks in India - with Respect to Selected Public Sector Banks", *Shanlax International Journal of Commerce* (ISSN-2320-4168), January, Vol. 5, No.1.