

Curriculum Vitae of Dr Ramya Krishnan M

Name	Dr Ramya Krishnan M	Official Address	Mary Matha Arts & Science College Mananthavady Vemom Post 670645
Position	Assistant Professor		
DOB	1984-02-18		
Mobile	9495912596	Residential Address	Nidhila Bhavan (House) Poomala PO Sulthan Bathery
Landline			
Email	ramyakrishananm@rediffmail.com		

Academic Qualifications

From	To	Course	Board/University
2016	2018	M.B.A	Annamalai University
2009	2016	Ph.D	University of Calicut
2007	2008	MPhil	University of Calicut
2004	2006	MCom	University of Calicut

Employment Information

From	To	College/Company	Description
2009	2009	CCIT (Center, University of Calicut) Manjeri	Guest Lecturer
2007	2007	NSS College Manjeri	Guest Lecturer

Awards & Achievements

Year	Award/Achievement	Description
2008	Junior Research Fellowship	

Publications

Sl. No.	Year	Title	Description
1	2016	Research Paper	Dr. Sajith.M and Ramya Krishnan.M, “Housing Finance Companies and their Corporate Social Responsibility Practices”, Proceedings of the UGC sponsored national seminar organized by the Dept. of Commerce, Sree Sankara Vidyapeetom College, Perumbavoor, 2016.
2	2015	Research Paper	Ramya Krishnan.M and Dr.M.A.Joseph, “Effectiveness of Relationship Marketing Orientation of Commercial Banks – A Study on Gender differences”, Journal for Studies in Management and Planning, e-ISSN 2395-0463, Vol 01, No.07, August 2015
3	2012	Research Paper	M.Ramya Krishnan and Dr.K.P.Muraleedharan, “Customer Loyalty in Public Sector and New Generation Banks- A Comparative Study”, Management

			Researcher, ISSN 2230-8431, Vol XVIII, No.4, April-June 2012.
4	2012	Research Paper	Ramya Krishnan.M and Dr.K.P.Muraleedharan, “Switching Behaviour of Bank Customers – A Study in Public Sector and New Generation Banks”, Organisational Management, ISSN 0975-699X, Vol XXVIII, No.1, April-June 2012.
5	2012	Research Paper	Ramya Krishnan.M and Sajith.M, “Popularity of Celebrity Endorsers Among Customers – A Q Score Approach”, Mirror, ISSN 2249-8117, Vol II, No.1, March 2012.
6	2011	Research Paper	Ramya Krishnan.M and Dr.M.A.Joseph, “Customer Orientation of Mobile Phone Companies – A Study on Customers’ Perspective”, Research Lines- Interdisciplinary Research Journal, ISSN 0975-8941, Vol IV, No.1-C, January-June 2011.
7	2010	Research Paper	Ramya Krishnan.M and Dr.M.A.Joseph, “Banking Culture among the Urban and Rural Women in Kerala”, Manage, ISSN 2231-3060, Vol V, Issue 1-2, January- December 2010.

Paper Presentations

Sl. No.	Year	Title	Description
1	2017	Research Paper	Ramya Krishnan.M “Corporate Governance Practices of Selected Housing Finance Agencies in India”, International Conference on Corporate Governance and Emerging Trends organised by DCMS, University of Calicut from 7 th and 8 th June 2017.
2	2012	Research Paper	Ramya Krishnan.M, “ Agricultural sector financing under priority sector lending - Do they reach farmers ", National conference on “Agriculture Sector Under Economic Reforms And Management of Agricultural Credit”, organised by the Department of Commerce, Government college,

			Mananthavady on 1st & 2nd February 2012.
3	2011	Research Paper	Ramya Krishnan.M, “Financial literacy among the tribal people in Kerala”, International Conference on Innovation and Inclusion in Banking: Issues, Strategies and Options” organised by Department of Applied Economics, Kannur University on 3 rd and 4 th February 2011.
4	2010	Research Paper	Ramya Krishnan.M ,“Extent of Financial Inclusion and Banking Literacy among the Women in Kerala”, National Seminar on Innovations in Finance organised by DCMS, University of Calicut on 10 th February 2010.

Seminars/ Workshops Co-ordinated

Co-ordinated a 7 days National Workshop on Research methodology and data analysis with statistical packages, from 7-13th May 2018, at Mary Matha Arts and Science college Mananthavady

Research Project Undertaken

Completed a Minor Research Project funded by UGC on the topic “A Study of Financial Inclusion and Financial Literacy among the Tribal People in Wayanad District in Kerala” in 2012.