

Detailed CV



Name : Dr. Y. MUNI RAJU
Educational Qualification : M.Com, EMBA and Ph.D.
Designation : Professor and Dean

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Research Areas : International Business, Marketing Management, Insurance
and E-Commerce

Professional Teaching Experience: 28 yrs.

Research Guidance (M.Phil. /Ph.D.):

<https://mangaloreuniversity.ac.in/sites/default/files/CommerceMHRD/Dr.y.%20muni%20raju%2012-6-19.pdf>

Research Projects (List) (if applicable)

Completed

1. Worked as a Research fellow in the UGC Major Research Project, Bangalore.
2. Completed one Minor Research Project as a principal investigator, project funded by UGC titled “An evolution of Farm Management Methods and Practices-A Study with reference to Dakshina Kannada District” in the year January 2007.
3. Completed One Major Research Project, as a principal investigator, Project funded by UGC titled “**Competency Building and Retention Management**”

Techniques in Private City Transportations system with Special reference to D.K and Udupi Districts, Karnataka” during 01-02-2011 to 31-01-2013.

4. Minor research project title “A study on socio-economic development of the jan-dhan account holders in synd and canara banks”

Research Journal Publications (list)

1. “Managing the S.S.S.I.s back to health”, Southern Economist, volume 41, number 17, January, **2003**, P.13-15. **ISSN 0038-4046**. (With Principal Investigator)
2. “Farm Management in the New Economic Environment”, Southern Economist, volume 42, number 23 and 24, April, **2004**, P.18. **ISSN 0038-4046**.
3. “Evolving a Effective Strategies for Tapping the Rural Markets with Reference to Consumer Durables”. International Conference on Rural Markets proceeding Book, Published by Institute of development studies, University of Mysore (**2004**) PP.294-300.
4. “Grameena Mahileya Bhadhuku Mathu Koutambika Nirvahanne -Vondhu Nota”. Edited Book published by Kisan publication Mangalore, on Mahile Mathu Abhiruddhi, PP.204-214, **2005**. (Kannada Article)
5. “Managing Risk-A critical issue for survival, success and Future growth of Fishermen Families: A study with reference to D.K. District, Karnataka”, Osmania Journal of International Business studies. Vol. II No.1, Jan-June, **2007**, PP.32-39. **ISSN 00973-5372**.
6. “Information Communication and Technology (ICT) the back bone of Rural Markets”: A study with reference to D.K. District Karnataka. In the proceedings of UGC sponsored National Conference on Destination India 2020 moving towards Global Equalization, Published by MCE Society, Pune. PP.27-30, **2007**.
7. “Application of Marketing Strategies and Threats for small scale Entrepreneurs in the New Global Melting Down order: A case study”. A Book published by Abeda Inamdar Senior College Pune, volume II, PP.91-96, **2008**. **ISBN 978-81-907408-2-1**.
8. “Role of Science towards Growth and Development of Commerce: An Analysis of small Farmers’ and Ecology Management in Dakshina Kannada district” Karnataka. Published by Annual Journal of Swadeshi Vijnana Andolana – Karnataka, Bangalore, **2009**. PP. 296-301. (Kannada Article)
9. “Information Communication and Technology: A Strategic move towards sustainable Development of peasants in the turbulence era”. ASBM, Bhubaneswar, published by Excel books, New Delhi. PP. 333-344, **2010**. **ISBN 978-81-7446-788-1**.
10. “Marketing Reform Strategy is the key to Financial and Social Inclusion of Marginalized Section: A study with reference to the Dakshina Kannada District, Karnataka”. Edited book by Dept. of Commerce; University of Madras, Vijay Nicole Imprints Private Limited, Chennai, **2010**. PP. 535-540: **ISBN: 978-81-8209-267-9**.
11. “Financial inclusion and Social inclusions of migrated Families through Social Insurance in Dakshina Kannada District, Karnataka”: COSMOS. Bi-Annual Journal, PP. 3-11, Jan-**2010**. **ISBN 978-81-907408-5-2**.

12. "Meltdown Management and Small Scale Industries: A case study". Edited book by dept. of commerce and management, KSOU Mysore, Mahamaya publishing house, New Delhi, **2010**. PP. 310-319. **ISBN: 978-81-8325096-2**.
13. "An Evolving Women Mind set and Political Empowerment: An empirical investigation". Edited book by Dept. of Management, Madurai Kamaraj University, Madurai. SCITECH Publications (India) Pvt. Ltd. **2011**. PP. 285-292. **ISBN 978-81-8371-373-3**.
14. "Wealth and value creations through rural entrepreneurs: An empirical study". Published by Excel India, New Delhi, **2011**. PP. 149-154. **ISBN: 978-93-81361-46-7**.
15. "Mellowness and Maturity of the Employee Competency Building and Retention Management Techniques: An Empirical study". Edited book by Tumkur University, Tumkur, **2011**. PP. 69-79. **ISBN: 978-93-5051-327-9**.
16. "Hiring for the work and not the job: a study with reference to Mangalore and Udupi city transportation system". Edited book by Dept. of Management studies, Rajarajeshwari College of Engineering, Bangalore, **2012**. PP.12-16. **ISBN: 978-93-5051-634-8**.
17. "ICT-The backbone for sustainable growth of farm management-a study with reference to Dakshina Kannada District", published by Book well, New Delhi, **2012**. pp. 358-371. **ISBN: 978-93-80574-32-5**.
18. "SCM and ICT: A Cornerstone to sustainable development of agribusiness: An analytical study", edited book by department of Management studies, Indian Institute of Science, Bangalore. Springer publication, **2012**. PP. 715-726, **ISBN: 978-81-322-0745-0**.
19. "Empowerment and economic transformation of the rural youths without jobs: A critical analysis", edited book by Institute of management studies and research, Kuvempu University, Shivamogga, published by Himalaya publishing house Pvt. Ltd, **2012**. Pp.132-135, **ISBN: 978-93-5051-836-6**.
20. "Villages awake from Revulsion to Revolution in FMCG's: a paradigm shift", published by Excel India Publishers, New Delhi, **2012**. Pp.471-476. **ISBN: 978-93-82062-73-8**.
21. "Women entrepreneurs value proposition and social development: An empirical analysis" published by Broadway publication house, **2013**. Pp.76-88. **ISBN: 978-93-80837-51-2**.
22. "Integrated risk management: sustaining high performance of owner-manager: A study", published by International journal of business, management and social sciences, vol. II, issue 7(IX), March **2013**, PP.45-49. **ISSN: 2249-7463**.
23. "Fabian Entrepreneur culture to modern entrepreneur culture in emerging cities in India: A study", published by Oxford College of Business Management, 2013. pp 228-233. **ISBN: 978-93-5142-199-3**.
24. "Participatory role in management and decision making of women in rural India", published by Eagle Eye Publications, 2013. pp 154-158. **ISBN: 978-81-923777-9-7**.
25. "The Silent and Salient Women entrepreneurs in India: A study", published by Patashala trust, 2013. Edited by Dr. Anitha H.S. Department of Commerce, Davangere University. pp 221-226. **ISBN-978-81-928540-0-7**.

26. "Managing risk-A critical issue for survival, success and future growth of fishermen families", published in Osmania Journal of International Business Studies, Volume IX, No. 1, January-June 2014, pp 111-115, **ISSN 00973-5372**.
27. "ICT and Cell Phones: Touchstones for Quality of Life to the Marginalized Community: A study", Thematics Journal of Business Management A Peer-Reviewed International Research Journal, Vol 3, Issue 5, Dec 2014, pp 153-157, **ISSN 2277-3002**.
28. "Prime Minister's People Money Scheme" published in the souvenir of 3rd Annual Convention of ICBE and International Conference, January 2019, p 2, **ISBN 978-1-5136-0595-1**.
29. "Financial Transformation through Jan-Dhan accounts in India" Edited book on Strategies for Inclusive Growth and Sustainable Economic Development, Archers and Elevators Publishing House, Bangalore, 2019, pp8-11, **ISBN 978-93-88805-28-5**.

Research publications in the reputed journals with Ph. D students:

1. "The Role of Foreign Exchange Market in India: A study with reference to importers and exporters of Coastal Karnataka". Published by Osmania Journal of International Business Studies, Vol. IV, No.1, Bi-Annual. January-June-2009 PP. 110-116. **ISSN: 00973-5372**.
2. "Boosting business Development with Employee Training and Development: A study with reference to New Mangalore Port Trust". Edited book by Kuvempu University, Shivamogga, published by Excel India publishers, New Delhi, 2011. PP.206-208. **ISBN: 978-93-81361-19-1**.
3. "E-Banking and Banc assurance strategies: A study with reference to D.K. District, Karnataka". Edited book by Dept. of Commerce, University of Madras, published by Neithal Pathippagam, 2011. PP. 251-260. **ISBN: 978-93-80890-26-5**.
4. "Kisan Credit Card: A Vital tool for Poverty Eradication of Farmers". Southern Economist, volume 50, number 18, January 15th 2012, PP.5-8. **ISSN: 0038-4046**.
5. "Empowerment of women and social development through banc assurance: An empirical study". Edited book by Sahyadri College of management and science, Mangalore, published by united publisher, Mangalore, 2012 pp.188-192. **ISBN: 978-93-81195-10-9**.
6. "Banc-assurance and Bank-Marketing Strategies are Crucial for Rural Development: An empirical study" The International journal for economics and business management, published by EAST publication, Tirunelveli, T.N, June 2012, Volume-1, Issue-2, pp.25-32. **ISSN: 2250-2750**.
7. "Marketing efficacy is the key for Banc-assurance: An empirical study". Edited and published book by Justice K.S. Hegde Institute of Management, NMAMIT, NITTE, 2012. PP. 296-306. **ISSN: 2231-6043**.
8. "Symbiotic Relationship between Urban-Transportation and Economic Transformation: An empirical study". Edited book by Dept. of Studies and research in Economics, Tumkur University, Tumkur, published by Global Research publications, New Delhi, 2012, PP.375-383. **ISBN: 978-81-89630-65-2**.
9. "The role of mobile phones in agricultural productivity: A commercial point of view", published by Swadeshi Vijnana Andolana Karnataka, Bangalore, Vijnana Kannada-8, September 2012, pp.247-249. **ISSN No: 2249-5754**.

10. "Financial inclusion through ICTs: A new paradigm". Southern Economist, volume 51, number 13, November 1st 2012, PP.19-22. **ISSN: 0038-4046.**
11. "ICT and Competency Development for Teaching Staff in the Higher Education system – Key Insights", published by Centre for Advanced Studies in Commerce and Management. Canara First Grade College Mangalore. January 2013.pp 84-86.**ISBN 978-81-927561-0-3.**
12. "Economic and social inclusion of small and marginal farmers through mobile phones: A study". Edited book by CSSEIP, University of Mysore, Mysore, published by A.P.H. publishing corporation, New Delhi, 2013, PP.160-173. **ISBN: 978-93-313-1976-0.**
13. "The role of E-commerce issues and trends in foreign exchange market: An empirical study". Edited book by ICKMARS, published by Tata McGraw Hill Education Private Limited, New Delhi, 2013, PP.166-174. **ISBN (13): 978-1-25-906380-0.**
14. "SHGs- Bank linkage programme: A case study", published by International journal of business, management and social sciences, vol. II, issue 7(IX), March 2013, PP.45-49. **ISSN: 2249-7463.**
15. "A study on Consumer's perceptions towards M-Banking services: With reference to Mangalore City", International Research Journal of Commerce, Business and Social Sciences, vol.II, issue 3,June 2013.pp 27-31 .**ISSN: 2277-9310.**
16. "A study on consumers satisfaction towards M-Commerce applications and Services: With reference to Mangalore City", International Journal of Business, Management & Social Sciences, vol.II, issue 10(III), June 2013.pp 69-73. **ISSN: 2249-7463.**
17. "A study on Road-Map for A Comprehensive M-Governance Strategy: With reference to Karnataka State", International Journal of Business, Management & Social Sciences, vol.II, issue 10(III), June 2013.pp 93-96. **ISSN: 2249-7463.**
18. "Mobile phone technology and empowerment of marginalised sections: Key insights", International Journal of Advances in Management ,Technology & Engineering Sciences, vol.II, Issue 9(II),June 2013.pp 9-14.**ISSN:2249-7455.**
19. "Role of Banks and SHGs in Financial Inclusion: A Bird's Eye-view", Southern Economist, volume 42, number 8, August 2013, pp 5-10. **ISSN 0038-4046.**
20. "Role of Mobile Phones and communication in rural development: an analytical study", published by Swadeshi Vijnana Andolana Karnataka, Bangalore, Vijnana Kannada-9, September 2013, pp.151-153. **ISSN No: 2249-5754.**
21. "A study on the issues and challenges faced by private Life Insurers with special reference to Mangalore city", published by the Journal of Banking, Information Technology and Management. The research development research foundation, Jaipur (India). Vol.10 Number 2, July-December 2013.pp 47-54.**ISSN NO: 0972-902X.**
22. "Privatisation of water resource management: Looking beyond Profiteering", published by Nitte Management Review Vol.7, Issue 2, December 2013. Pp 70-78. **ISSN NO: 2231-6043.**
23. "Mitigation of Water Pollution for Sustainable Development", published in Conference Proceedings UGC sponsored National Conference on The Green Umbrella: Green Business Opportunities, January 2014, pp 48-51, **ISBN 978-81-927561-2-7.**

24. "A study on Green Marketing Strategies adopted by private life insurance branches with special reference to Mangalore city", published in Conference Proceedings UGC sponsored National Conference on The Green Umbrella: Green Business Opportunities, January 2014, pp 130-133, **ISBN 978-81-927561-2-7**.
25. "Democratization of knowledge to the marginalised section through mobile phones: A panoramic View", published by Department of Library and Information Science Mangalore University, 2014, pp 309-319. **ISBN:978-93-82845-33-1**.
26. "Strategies of Bankers' and Marginal Farmers' Relationship Management: A Case Study", Southern Economist, volume 53, number 8, August 2014, pp15-20. **ISSN 0038-4046**.
27. "Exchange rate fluctuations and its impact on foreign trade: An empirical study", **Finance India** Quarterly Journal of Indian Institute of Finance, Vol XXVIII, No 3, September 2014, **ISSN 0970-3772**, pp 973-983.
28. "Customer Satisfaction of Mobile Users: An empirical study", Indian Journal of Applied Research, Vol 4, Issue 10, October 2014, pp 31-33, **ISSN 2249-555X**
29. "Women's Participation in Water Management: Issues and challenges", Conference Proceedings on Feminine Qualities and Leadership, **ISBN No 978-81-930542-0-8**, January 2015, pp 12-16.
30. "A study on investment decision on Life Insurance of homemakers- Limitations and Challenges", Conference Proceedings on Feminine Qualities and Leadership, **ISBN No 978-81-930542-0-8**, January 2015, pp 107-110.
31. "E-commerce portals is the key for sustainable business development in India", Conference edited book on "Innovation- An Engine for Inclusive Growth and Sustainable Development", Tumkur University, February 2015, **ISBN No 978-93-84262-06-8**, pp 37-41.
32. "Mobile Phones: A tool for value creation – An empirical study" Quest International Multidisciplinary Research Journal An International Multidisciplinary Refereed Research Journal, Vol-IV, Issue-V, **ISSN no 2278-4497**, May 2015.
33. "Awareness and Utility of M-Banking and E-Banking with special reference to mobile users", Quest International Multidisciplinary Research journal, An International Multidisciplinary Refereed Research Journal, Vol-IV, Issue-Vi, **ISSN no 2278-4497**, June 2015.
34. "Sustainable Rain Water Management- A Paradoxical Situation in Coastal Dakshina Kannada District", Anveshana...Search for Knowledge, Vol 5, no 1, January –June 2015. **ISSN 2249-1449**, pp 93-109.
35. "Economic and Social Inclusion of Small and Marginal Farmers through Mobile Phones: A Study", Research Expo International Multidisciplinary Research Journal, Volume V, Issue XII, December 2015, pp 41-50, **ISSN 2250-1630**.
36. "Role of Mobile Communications in the workplace: The changing environment to the organizations", Global Academic Research Journal-An International Refereed Research Journal, Volume III, Issue XII, December 2015, **ISSN No 2347-3592**, pp 14-18.
37. "Customer Expectations and Satisfaction towards Nobile Handsets: A Study in Tier-II cities of Karnataka", Quest International Multidisciplinary Research Journal An International

Multidisciplinary Refereed Research Journal, Vol-IV, Issue-II, **ISSN no 2278-4497**, December 2015, pp 1-9.

38. "Corporate Social Responsibility and Augmentation of Customer Loyalty: With reference to Indian Mobile Service Providers", Acme International Journal of Multidisciplinary Research, Vol. III, Issue XI, December 2015, **ISSN No 2320-236X**, pp 46-50.
39. "Women education and Mobile phones in Mangalore and Mysore Cities: A Comparative Study", Global Academic Research Journal-An International Refereed Research Journal, Volume IV, Issue I, January 2016, **ISSN No 2347-3592**, pp 34-40.
40. "Community Development and Mobile Phones: A Case Study", Acme International Journal of Multidisciplinary Research, Vol. IV, Issue I, January 2016, **ISSN No 2320-236X**, pp 21-27.
41. "Role of Mobile Phones in Women Empowerment with reference to D.K. District", Quest International Multidisciplinary Research journal, An International Multidisciplinary Refereed Research Journal, Volume V, Issue 1, January 2016, pp 25-32, **ISSN 2278-4497**.
42. "Democratisation of Knowledge to the marginalized section through mobile phones: A panoramic view", Research Expo , International Multidisciplinary Research journal, An International Peer Reviewed Research Journal, Volume VI, Issue 1, January 2016, pp 51-58, **ISSN 2250-1630**.
43. "Awareness and Utilization of Mobile Phones in higher education: A user's point of view", Vignettes of Research, An International Peer Reviewed Research Journal, Volume IV, Issue 1, January 2016, pp 26-30, **ISSN 2320-1797**.
44. "Analysis of User's Behaviour on Used and Waste Mobile Phones Recycling: An Intention to Natural Resource Management", Gyan Management An International Bi-Annual Refereed Journal of Management & Technology, Volume 10, Issue 1, Jan-Jun 2016, 48-56, **ISSN 0974-7621**.
45. "CSR Management and Customer Value Added Services: With Special Reference to Mobile Service Providers", Vignettes of Research, Volume IV, Issue II, February 2016, **ISSN 2320-1797**, pp 16-24.
46. "Agriculture Insurance as a Risk Management Strategy: A Study", Edited Book on Business Education and Employability: Challenges and New Directions, April 2016, p 168, **ISBN: 978-93-84262-24-2**.
47. "Corporate Social Responsibility and Perceptions of Displaced: A Study with reference to Potable Water Issues at Chelairu Rehabilitation Colony", Edited Book on Business Education and Employability: Challenges and New Directions, April 2016, p 199, **ISBN: 978-93-84262-24-2**.
48. "A Study on Employee Involvement in Construction Sectors", Edited Book on Business Education and Employability: Challenges and New Directions, April 2016, p 270, **ISBN: 978-93-84262-24-2**.
49. "A Study on Brand Loyalty of Consumers", Edited Book on Business Education and Employability: Challenges and New Directions, April 2016, p 274, **ISBN: 978-93-84262-24-2**.

50. "Customer perceptions and Utility of Mobile Value Added Services: An Empirical Study"
Edited Book on Business Education and Employability: Challenges and New Directions, April
2016, p 281, **ISBN: 978-93-84262-24-2.**
51. "Internet Marketing: Factors Influencing the Web Visitors' Behaviour: A Conceptual Study",
Edited Book on Business Education and Employability: Challenges and New Directions, April
2016, p 350, **ISBN: 978-93-84262-24-2.**
52. "India under Water Stress", Edited book by Department of Civil Engineering Vivekananda
College of Engineering and Technology, October 2017, pp 13-16, **ISBN: 978-81-934333-0-0.**
53. "Crop Insurance: Farmers Perception and Awareness-A Study with Special reference to Kodagu
District", International Journal of Economics and Social Sciences, February 2018, Volume 8,
Issue 2, **ISSN 2249-7382**, pp 222-231.
54. "Status of Crop Insurance in India: A Study with Reference to Kodagu District of Karnataka
State", International Journal of Management Studies, Volume V, Issue 3(9), July 2018, **ISSN No
2249-0302**, pp1-9.
55. "Integrating Bricks and Clicks for Future Retail Business in India", International Journal of
Research in Social Sciences, Volume 8, Issue 12, December 2018, **ISSN No. 2249-2496**, pp
746-757.
56. "E-Tailing in India-Key Drivers and Challenges", International Journal of Management
Technology and Engineering, Volume 8, Issue XII, December 2018, pp 229-237, **ISSN 2249-
7455.**
57. "Demonetization, Economic Restructuring and Monetary Sustainability in War Prone
Afghanistan", Asian Journal of Multidimensional Research, Volume 8, Issue 3, March 2019,
ISSN 2278-4853.
58. "Digital revolution and Innovative Business Models in E-commerce" Edited book on Strategies
for Inclusive Growth and Sustainable Economic Development, Archers and Elevators
Publishing House, Bangalore, 2019, pp 113-117, **ISBN 978-93-88805-28-5.**
59. "Impact of Emotional Intelligence of Workmen in their Workplace-A Case Study on
Mangalore Port, Karnataka, India", Shanlax International Journal of Arts, Science and
humanities, Vol. 6, Special Issue 2, February 2019, pp 44-48, **ISSN 2321-788X.**
60. "Demonetization and improvisation of value chain dynamic in Afghanistan: An Exploratory
study" International Journal of Accounting and Finance Review, Vol.5, No.4; 2020, **ISSN 2576-
1285 E-ISSN 2576-1293**, Published by CRIBFB, USA. pp 23-38.
61. "Demonetization Related Factors in India: An Exploratory Study on Perceptions and Opinions
of Common Man", International Journal of Innovation and Research in Educational Sciences,
Volume 7, Issue 5, **ISSN (Online): 2349-5219**, pp 443-455.
62. "Demonetization in the Transition of Afghanistan Economy: An Exploratory Study on Insights
and Perception of Afghans", Pacific Business Review International, Volume 12, issue 4,
October 2019, pp 23-33.

63. "Demonetization, Economic Restructuring and Monetary Sustainability in War Prone Afghanistan" Trans Asian Research Journals, ISSN: 2278-4853, Vol. 8, Issue 3, March 2019, Impact Factor: SJIF 2018 = 6.053, pp 509-521.

Papers/ poster presentations in Conferences / Seminars / Symposia (list)

1. "Evolving a effective strategies for tapping the rural markets with references to consumer durables". Presented an article in the International Conference on Rural Markets, organized by Institute of Development Studies, University of Mysore, Karnataka, on 16th and 18th December-2004, pp 294-300.
2. "Information Communication and Technology (ICT) The Backbone of Rural Markets", A compilation of research papers-UGC sponsored National conference on Destination in India 2020 Moving towards global equalization. Edited book in January 2007, pp 27-30.
3. "Managerial problem of poverty eradication in the sub-continent: A case study of sixty years, fighting, measures and challenges", presented at 5th ISTR Asia Pacific Conference organized by University of the Philippines, Manila, on 17th - 18th October-2007.
4. "Price Risk Intermediation in the derivate Marketing Process: Towards creating a more realistic environment to formers": A case study. Presented an article at International Conference, organized by School of Economics and Commerce, Bharathidasan University Tiruchirappalli, Tamil Nadu, 19th and 20th January- 2008.
5. "Management of Risk and Insurance: Reality or Rhetoric", Presented article in the International Conference, organized by School of Commerce and Management Studies, Kannur University, Kerala, on 9th and 10th March-2008.
6. "Application of Marketing strategies and it threats for small scale entrepreneurs in the new Global melting down order": A case study. Presented at International Conference organized by Dept. of Commerce, Abeda Inamdar College, Pune, on 15th to 17th December-2008.
7. "Information, Communication and Technology: A Strategic move towards sustainable Development of peasants in the Turbulence era". Presented at Asian Management Congress 2009, organized by Asian School of Business Management, Bhubaneswar, Orissa, on 3rd to 5th December-2009.
8. "Marketing Reform strategy is the key to financial and social inclusion of marginalized section". Presented at International Conference organized by Dept. of Commerce, University of Madras, Chennai, on 16th and 17th March– 2010.
9. "International issue of Corporate Governance an effective risk Management tool in Banks: A study with reference to Karnataka", presented at XXXIII All India Accounting Conference and International Seminar, organized by Dep. Of commerce, Indian accounting association and University of Kerala on 13th and 14th November-2010.
10. "A composite model for Financial and Social inclusions: A critical assessment": presented at Second NITTE International Conference, organized by Justice K.S. Hegde Institute of Management, NITTE, on 29th-30th December-2010.

11. "Ethical issues in Management Education: A panoramic view": presented at International Conference organized by Karnataka State Open University, Mysore, on 9th and 10th April-2011.
12. "An Integrated Knowledge Management: A cornerstone for enhancing productivity and sustainability of marginal farmers: An empirical study" International conference organized by Waljat college of Applied Sciences, Sultanate of Oman, Muscat, on 27th and 28th February-2012.
13. "SCM and ICT a cornerstone to sustainable development for Agri-Business: An Analytical Study" International conference organized by Department of Management studies, Indian Institute of Science, Bangalore, on 18th -20th July-2012.
14. "Symbiotic Relationship between Urban-Transportation and Economic Transformation: An empirical study" presented at International conference organized by Dept. of Studies in research in Economics, Tumkur University, Tumkur, on 12th and 13th October-2012.
15. "Villages awake from Revulsion to Revolution in FMCG's: a paradigm shift", International conference organized by Banaras Hindu University, Varanasi, on 4th and 5th December-2012.
16. "Mobile phone technology and empowerment of marginalized section: A key insights", International conference organized by Justice K.S. Hegde institute of management, NMAMIT, NITTE, Karnataka, India, on 29th and 30th December-2012.
17. "Beyond quality service management of DTDC in India: visible and invisible", International conference organized by Indian Institute of Management Bangalore, on 6th to 9th January 2013.
18. "Integrated risk management: sustaining high performance of owner-manager: A study", International conference organized by Indo Global chamber of Commerce, Industries and Agriculture in association with Solapur social Association's Arts and commerce college, Solapur, March 2013.
19. "SHGS- Bank linkage programme: A case study" International conference organized by Indo Global chamber of Commerce, Industries and Agriculture in association with Solapur social Association's Arts and commerce college, Solapur, March 2013.
20. "A study on Consumer's perceptions towards M-Banking services: With reference to Mangalore City", International conference organized by Indo Global Chamber of commerce, Industries and Agriculture and International Association of Academicians and Researchers, Pune, held on 25 May 2013.
21. "A study on road-map for a comprehensive M-governance strategy: With reference to Karnataka State" organized by Indo Global Chamber of Commerce, Industries and Agriculture, Vishwalata Arts, Commerce and Science College, Yeola, and ASMA Institute of management, Pune on 1st June 2013.
22. "Mobile phone technology & empowerment of marginalized sections: Key insights" organized at Kare Auditorium, Shree Damodar College Complex, Margao, Goa on 10-11 June 2013.
23. "A study on consumers satisfaction towards M-Commerce applications and Services: With reference to Mangalore City", International conference organized by International conference organized by Indo Global Chamber of commerce, Industries ,Vishwalatha Arts, Commerce and Science College, Yeola and ASMA Institute of Management, Nasik, held on 1 June ,2013.

24. "Participatory role in management and decision making of women in rural, India", International conference organised by Environmental Advisory for Sustainable Trust, Kanyakumari on 27th and 28th September 2013.
25. "A study on the issues and challenges faced by private life insurers with special references to Mangalore city", International Conference organised by Research Development Association & Research Development Research Foundation, Goa, September 28 and 29, 2013.
26. "Fabian Entrepreneur culture to modern Entrepreneur culture in emerging cities in India", International conference organized by The Oxford College of Business Management on 25th October 2013.
27. "A Study on Innovative Business Models of E-Commerce Portals in India", organized by Canara Bank School of Management Studies, Bangalore University, Bengaluru on 25th and 26th November 2015.
28. "Green Banking is the Key Element in Online Shopping", organized by Department of Commerce University College, Hampankatta mangalore on 1st, 2nd and 3rd February 2017.
30. "Customer Protection in E-commerce Business Models", organized by Shri Dharmasthala Manjunatheshwara Institute for Management Development Mysuru on 26th and 27th October 2017.
31. "Customer's Awareness and Attitude towards the Online Payment Security System", organized by School of Management, Manipal on 16th February 2018.
32. "Prime Minister's People Money Scheme: A Case Study in Syndicate and Canara Banks", 3rd Annual Convention of ICBE and International Conference organized by Department of Commerce, Bangalore University, Bangalore on January 28-29, 2019.
33. "Innovative Business Models and Entrepreneurial Spirit in the E-commerce Business Era", 3rd Annual Convention of ICBE and International Conference organized by Department of Commerce, Bangalore University, Bangalore on January 28-29, 2019.
34. "Demonetization and Economic Intervention in Afghanistan", organized by Department of Studies in Commerce, Mangalagangothri on 22nd and 23rd February, 2019.
35. "Central Asia: India's lukewarm approach towards the region-A study of India's central Asian Policy", organized by Department of Studies in Commerce, Mangalagangothri on 22nd and 23rd February, 2019.
36. "Financial Untouchability and Jan Dhan Schemes in Banks: With Reference to Canara and Syndicate Banks in Mangalore", organized by Department of Commerce, Mangalore University on 22nd and 23rd February, 2019.

Participated and Presented articles at the National level Conference / Seminars:

1. "Creating consumer as a better buyer in India", presented an article at XLIX all India Commerce conference organized by Dept. of Commerce and Management studies, University of Rajasthan, Jaipur, on 14th to 16th December-1995.
2. "Practice of accounting in SSI units", presented paper at 21st all India Accounting conference, organized by Dept. of Commerce, Bangalore University, on 31st February and 1st January-1998.

3. "Emerging of business education in the 21st century", presented paper at National Conference organised by Canara Bank school of Management studies, Bangalore University, on 21st and 22nd July-2000.
4. Attended the two-day National Conference organised by Canara Bank school of Management studies, Bangalore University, on 20th and 21st December-2002.
5. "Credit policy of Indian Banks in the third millennium", articles presented at one-day National Seminar organised by Department of Commerce, Bangalore University, on 30th January-2003.
6. "Rural-centred corporate social responsibility: a key issues and challenges", paper presented at UGC sponsored National Seminar organised by Annamalai University, Chidambaram, on 20th and 21st February-2004.
7. "HRD practices in the present era", paper presented at two day National seminar organised by Department of Commerce, Mangalore University, on 17th and 18th March-2006.
8. "Name of the Game: A strategic Brand Management: A case study of Infosys Technology Bangalore", article presented at 59th all India Commerce conference organised by Department of Commerce and Management, Andhra University, Visakhapatnam, on 28th to 30th December-2006.
9. "Managing Risk - A critical issue for survival, success and future growth of fishermen families", article presented at UGC sponsored National Seminar organised by Department of Commerce, Osmania University, Hyderabad, on 8th August-2007.
10. Participated National Seminar on "National knowledge Commission's Recommendations on Higher Education; organised by Department of Higher Education, Government of Karnataka and Bangalore University, on 19th and 20th September-2007.
11. "Mall Marketing Management strategy; Boom or Bust"? Paper presented at 60th all India commerce conference organised by Department of Commerce, Osmania University Hyderabad, on 27th to 29th December-2007.
12. "ICT: The Back bone of Rural Markets", paper presented at two-day National seminar organised by Abeda Inamdar seminar college, Pune, on 27th and 28th January-2007.
13. "Managing Risk - A critical issue for survival, success agricultural marketing: A case study", article presented at National Seminar organized by Department of Business Administration, Mangalore University, on 21st and 22nd February-2007.
14. "Economic virility between agriculture and insurance", article presented at two-day National seminar organised by Department of Commerce and Management, Kuvempu University, Shivamogga, on 29th and 30th March-2008.
15. "Melt down Management and SSI: A case study", paper presented at National conference organised by Department of Commerce and Management, KSOU, Mysore, on 21st and 22nd February-2009.
16. "Competency building and retention management techniques in Mangalore city transportation system", paper presented at UGC sponsored National seminar organised by Mount Carmel College (Autonomous), Bangalore, on 24th and 25th September-2009.

17. "Marketing Strategies for banc assurance in Dakshina Kannada District", Joint paper of the research scholar Mr. Muralidar, presented at National conference, organized by Justice K.S. Hegde Institute of Management, Mangalore, on 29th and 30th January-2010.
18. "The Paradigm shift to employee centered organization and creating knowledgeable employees", Joint paper of the research scholar Mr. Naveen Shetty, presented at National conference, organized by Justice K.S. Hegde Institute of Management, Mangalore, on 29th and 30th January-2010.
19. "Women Empowerment in India-Challenges Ahead" presented at National Seminar organized by Madurai Kamaraj University, Madurai on 24th and 25th January-2011.
20. "Boosting business Development with Employee Training and Development: A study with reference to New Mangalore Port Trust" presented at National Seminar organized by Kuvempu University, Shivamogga, on 18th and 19th March-2011.
21. " Medical Tourism and Foreign Exchange: A study" presented at National Conference, organized by Mangalore Airport, Bajpe Terminal, Mangalore, on 21st and 22nd August-2011.
22. "Wealth and value creations through rural entrepreneurs: An empirical study" presented at National Seminar, organized by Kausali Institute of Management Studies, Karnatak University, Dharwad, on 4th and 5th November-2011, pp 149-154.
23. "Empowerment of Women and Social development through Banc assurance: An empirical study" presented at National Seminar organized by Sahyadri College of Management and Sciences, Mangalore, on 2nd and 3rd January-2012.
24. "Hiring for the work and not the job" presented at National Seminar organized by Rajarajeshwari College of Engineering, Bangalore, on 15th and 16th March-2012.
25. "Empowerment and economic transformation of the rural youths without job: a critical analysis" presented Two days National level conference at Institute of management studies and research, organized by Kuvempu University, on 10th and 11th May-2012.
26. "Impact of mobile phones revolution among Dalits and economic transformation: A key insight", participated Two days National seminar at Mangalore University, Mangalagangothri, organized by Mangalore University, Center for study of social exclusion and inclusive policy, on 18th and 19th October-2012.
27. "ICT and competency development for teaching staff in the higher education system-Key insights". Presented at Two days National level conference, organized by Canara First Grade College, Mangalore and AMUCT, on 23rd and 24th January-2013.
28. "Economic and social inclusion of small and marginal farmers through mobile phones: A study". Presented at Two days National level conference, organized by CSSEIP, University of Mysore, Mysore, on 30th and 31st January 2013.
29. "ICT and empowerment of weaker section: A study", Presented at National level conference on Social inclusion-challenges and strategies, organized by Cross land College, Brahmavar, Udupi, on 22nd February 2013.
30. "Mobile banking and E-banking: Fact or Force", Presented at National level conference on Banking and Insurance, organized by Bharata Mata Institute of management, Kochi, on 26th April 2013.

31. "CSR management and customer value added services: with special reference to mobile service providers" Presented at National level conference on The role of CSR for an inclusive growth in the society, organized by Dept. of studies and research commerce Gulbarga University, Gulbarga on 24th- 25th May 2013.
32. "CSR and augmentation of customer loyalty: with special reference to Indian mobile service providers". Presented at National level conference on "The role of CSR for an inclusive growth in the society", organized by Dept. of studies and research commerce Gulbarga University, Gulbarga on 24th- 25th May 2013.
33. "Role of mobile phone in women empowerment: With reference to D.K. District", organised by the School of Business Studies, Department of commerce, Central University of Karnataka ,Gulbarga, held on September 6-7,2013.
34. "Inclusive growth and sustainability :Role of commerce education in India", organised by 66th All India Commerce Conference of the Indian Commerce Association held at Department of commerce Bangalore University, Bangalore , 5th-7th December ,2013.
35. "No Trade to more trade through competitive pressure: A study", organised by 66th All India Commerce Conference of the Indian Commerce Association held at Department of commerce Bangalore University, Bangalore , 5th-7th December ,2013.
36. "Rainwater management for Disaster Mitigation with reference to Dakshina Kannada", Besant Evening College, Mangalore, 17th December 2013.
37. "The silent of salient women Entrepreneurs in India: A study", organised by Department of studies and research in Commerce, Davangere University, Davangere, December 2013.
38. "Community Development and Mobile Phones: A case study", organised by Zakir Husain Delhi College, New Delhi, 17-18 January, 2014.
39. "A study on green marketing strategies adopted in private life insurance branches with special reference to Mangalore city" organized by Centre for Advanced Studies in Commerce and Management, Canara First Grade College Mangalore on January 23-24, 2014.
40. "Women education and mobile phones in Mangalore and Mysore cities: A comparative study",organised by University College Mangalore, 22nd and 23rd April 2014.
41. "A study on investment decision on life insurance of homemakers: Limitations and Challenges" organized by University College Mangalore on 22-23 April 2014.
42. "Gender issues in water governance", organized by Centre for Women & Gender Studies Canara College, Mangalore on 23-24th January 2015.
43. "E-Commerce Portal is the key for sustainable business development in India" organized by Department of Studies and Research in Commerce, Tumkur University on 12-13 February 2015.
44. "Problems and Prospects of Rural Tourism in India: With Special Reference to Kodagu District" organized by MBA (Tourism Administration) Department of Business Administration, Mangalore University on March 5-6, 2015.

45. "Health insurance and Quality of life of the farmers in Karnataka" at XXXIX Indian Social Science Congress held from December 1st to 5th 2015 at Mangalore University.
46. "An Innovation and Inclusion of Farming Community in Insurance Sector: A Study", organized by Department of Business Administration, Mangalore University on 2nd and 3rd January 2016.
47. "Customer Expectations and Satisfaction towards Mobile Handsets: A Study in Tier II cities of Karnataka" organized by Department of Business Administration & MBA (Tourism Administration on 2nd and 3rd January, 2016.
48. "Internet Marketing: Factors influencing the visitors behavior-A conceptual study" organized by the Department of Post Graduate Studies and Research in Commerce, Mangalore University on 29th and 30th April 2016.
49. "Agriculture Insurance as a risk management strategy: A study" organized by the Department of Post Graduate Studies and Research in Commerce, Mangalore University on 29th and 30th April 2016.
50. "Customer Perceptions and Utility of Mobile Value Added Services: An Empirical Study" organized by the Department of Post Graduate Studies and Research in Commerce, Mangalore University on 29th and 30th April 2016.
51. "Corporate Social Responsibility and perceptions of displaced- A study with reference to potable water issues at Chelairu Rehabilitation Colony" organized by the Department of Post Graduate Studies and Research in Commerce, Mangalore University on 29th and 30th April 2016.
52. "A study on the impact of online marketing services gauging the millennial policy holders of private life insurance companies with special reference to Mangalore city" organized by the Department of Post Graduate Studies and Research in Commerce, Mangalore University on 29th and 30th April 2016.
53. "Users Awareness and Utilization of M-Governance Services: A Study in Mangaluru University", organized by Srinivas Institute of Management Studies, Pandeshwar, Mangaluru on 26th and 27th August 2016.
54. "Crop Insurance to Indian Farming Community-Issues and Challenges", organized by Department of Studies in Commerce, Mangalagangothri on 30th and 31st March, 2017.
55. "A Study on Online Marketing of Agri-Commodities in Karnataka", organized by Department of Studies in Commerce, Mangalagangothri on 30th and 31st March, 2017.
56. "Demonetisation on: Pros, Cons and Impact on Indian Economy", organized by Department of Studies in Commerce, Mangalagangothri on 30th and 31st March, 2017.
57. "Monetary Policy of Afghanistan", organized by Department of Studies in Commerce, Mangalagangothri on 30th and 31st March, 2017.
58. "Managing cultural diversity of overseas employees in the era of Globalisation and Democratisation", organized by Department of Studies in Commerce, Mangalagangothri on 30th and 31st March, 2017.

59. "The role of Artificial Intelligence to change business landscape: With special reference to Medical business", organized by Department of Studies in Business Administration, B.N. Bahadur Institute of Management Sciences, University of Mysore, on 16th and 17th March 2018.
60. "Factors influencing buying behavior in the e-tail space", organized by Department of Studies in Business Administration, B.N. Bahadur Institute of Management Sciences, University of Mysore, on 16th and 17th March 2018.
61. "A Study on Contributions of Corporate Social Responsibility (CSR) to Sustainable Agriculture and Rural Development in India", organized by Department of Commerce, Mangalore University on 14th and 15th September, 2018.
62. "Integrating the online and offline business models for future retail business in India" organized by Department of Commerce, Mangalore University on 14th and 15th September, 2018.
63. "The International North-South Transport Corridor: Challenge and Perspective", organized by Department of Commerce, Mangalore University on 14th and 15th September, 2018.
64. "Digital Payment: Rural web users' perception during online shopping", in the National conference on Innovative Banking in Digital Era organized by Poornaprajna College and Post Graduate Centre Udupi on 10th April 2019.

Invited / plenary talks delivered (list) (if applicable)

Impact of publications in terms of (Non-science faculty can leave out this item, if unable to fill up).

1. Chaired the Technical session, at National Conference on "Role of higher education in Entrepreneurship Development in India", organized by Dept. of Management, Mangalore University, Mangalore on 19th January-2011.
2. Chaired the Technical session on "Technology in banking service", UGC Sponsored National Level Conference, organized by SDM college, Mangalore, on 7th and 8th January 2011.
3. Rapporteur in Technical Session-II at National Conference on "Indian Aviation and Tourism: Opportunities, Challenges and New Directions" organized by Mangalore Airport, Bajpe Terminal, Mangalore on 21st and 22nd August 2011.
4. Chaired the Technical session, at International Conference on "An Integrated Knowledge Management: A cornerstone for enhancing productivity and sustainability
65. of marginal farmers: An empirical study" Organized by Waljat College, Sultanate of Oman, Muscat, on February 27th and 28th 2012.
5. Moderated the Technical session, on "CRM and HRM in Banks" at national conference on "Information Technology and its implication on banking sector: Challenges and prospects" organized by Department of post graduate studies in commerce, University college Mangalore, on April 17th 18th 19th, 2012.

6. Moderated the Technical Session at the National Conference on “Feminine Qualities and Leadership” organized by Department of P.G. Studies in Commerce, University College, Hampankatta Mangalore on 22nd and 23rd April 2014.
7. Chaired the Technical Session at ICSSR Sponsored National Conference on ‘Innovation-An Engine for Inclusive Growth and Sustainable Development’ organized by Department of Studies and research in Commerce, Tumkur University on 12-13 February 2015.
8. Chaired the Technical session, at International Conference on ‘Global Entrepreneurship-Emerging Opportunities and Challenges’ organized by the Department of Commerce, Bangalore University, Bangalore on January 28th and 29th 2019.

Resource person:

1. Resource person at the UGC Academic Staff College Bangalore University, Bangalore orientation programme on 27th March-2008.
2. A special talk on “Production theory and price discrimination at Meredian College, Mangalore, on 11-12-2010.
3. Resource person at the UGC sponsored National level Conference on “Indian Banking System: Challenges Ahead” organized by Shri Dharmasthala Manjunatheshwara College of Business Management Mangalore on 8th Jan-2011.
4. Resource person talk on “the employment opportunities in commerce and management courses” organized by University employment bureau at Sri Dhavala College, Moodabidri, on 17th February 2012.
5. Resource person talk on “the employment opportunities in commerce and management courses” organized by University employment bureau at Sri Venkataramana Women’s college, Karkala, on 17th December 2012.
6. Resource person talk on “Job opportunities in commerce education” organized by Mangalore University Employment Information Centre held at Government First Grade College Uppinangady on 6th March 2014.
7. Resource person at the National Conference on “Emerging Issues in Management & Tourism” organized by the Department of Business Administration & MBA (Tourism Administration” on 2nd and 3rd January 2016.
8. Resource Person talk on “Convert Malnad into Money Naadu- in value creation and value additions” at the National Seminar on “Modern Malnad-Issues and Challenges” organized by Government First Grade College & P.G. Centre Thirthahalli on 3rd and 4th March 2017.
9. Resource person at the National Conference on “Pay India-2017 Emerging Tax Reforms and Implications” at University Evening College, Mangalore, on 11th March 2017.
10. Resource person and Chief Guest at the Workshop on “Empowered Teacher Leadership & Effective Classroom Management” organized by Mangalore Academy of Professional Studies (Maps) on March 15th 2017.
11. Panelist in the International Conference on “Contemporary Innovations in Industry and Commerce” organized by Department of Commerce, Mangalore University on 22nd and 23rd February 2019 on the topic **“Current issues in International Trade”**.

Conferences / Seminars / Workshops / Symposia organized(if applicable)

Organized workshops/Seminars:

- Organized National level Seminar on **“Human Resource Development: New paradigms and directions”**, on 17th and 18th March, 2006 in the Department of Commerce, Mangalore University.
- **Research methodology** work shop organized in the Dept. of Commerce, Mangalore University, from 18th to 20th Jan 2007.
- Organized **C.E.Kamath Memorial Endowment Lecture** on the topic **“Role of Indian banks in “Make in India” campaign”** on 20th February 2015 by **Shri Ananthakrishna, Chairman, Karnataka Bank Ltd., Mangalore.**
- Organized a **Two day State Level Research Methodology Workshop for Newly Recognized Research Guides in Social Sciences** on March 5th and 6th 2016.
- Organized a Two day National Conference in association with Kanara Chamber of Commerce and Industry Mangalore and Mangalore University on **Business Education and Employability: Challenges and New Directions** in the Department of Studies in Commerce, Mangalagangothri on 29th and 30th April 2016.
- Organized the **One-day Workshop on ‘CBCS New Syllabi of M.Com and M.Com (HRD) Programmes’** on 29th August 2016 at Old Senate Hall, Mangalagangothri.
- Organized a Two day National Seminar on **Democratization and Globalization of International Business – Issues and Challenges** in the Department of Studies in Commerce, Mangalagangothri on 30th and 31st March 2017.
- Organized workshop on **IFRS (International Financial Reporting Standards)** in association with International Skill Development Corporation (ISDC) London on 6th October 2018.
- Organised a Global Initiative for Academic Networks (GIAN) programme sponsored by Ministry of Human Resource Development, Government of India on **Global Sourcing Strategies and Applications** from 11th to 15th February 2019. The foreign expert was Prof. Jayanth Jayaram, USA and the course co-ordinator was Prof. Y. Muniraju, Mangalore University.

Unique Training Programmes and workshops attended:

1. Special Lecture to NCC and NSS students on 19-11-2002 in Bangalore.
2. Participation: one day seminar on “empowering investors through education”, organized by Mangalore stock exchange, 2004, Mangalore.
3. Participation in the seminar on “Intellectual property rights”, organized by Mangalore University and Karnataka State council for Science and Technology IIS Bangalore, Mangalore, 2007.

4. Participated workshop on teaching innovations sponsored by UGC, New Delhi, organized by dept. of Business Administration, Mangalore University, Mangalagangothri, from 24-03-2007 to 25-03-2007.
5. Participated workshop cum training programme on innovation in banking, organized by Corporation Bank chair in bank management, dept. of economics, Mangalore University, Mangalagangothri on 25-02-2008
6. “One day Teacher’s Training Programme sponsored by Distance Education Council”, New Delhi and organized by Mangalore University, on 20th June-2010.
7. Participated in one day workshop on SPSS for Data Analysis organized by Department of Statistics, Mangalore University, on November 19th 2011.
8. Participated in one day Teacher’s Training Programme on Development of Teaching skills related to Correspondence Courses organized by University College, Mangalore on 10.03.2012.
9. Completed the SAKSHAM-IT Champion Training Program from 9th to 14th February, 2015.

Membership of Professional Bodies

- Member of Forum of free enterprise Mumbai.
- Life member of All India Commerce Association.
- Executive Member of MUTA.

Any other Information

- **Former In-charge Vice Chancellor, Mangalore University and Former Dean and Chairman, Faculty of Commerce, and Department of Commerce, Mangalore University, Mangalagangothri.**