



FACULTY BIOSKETCH

Photo in jpeg format to be attached

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- **Brief Overview** : QUALIFICATION-
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- **Area of Specialization/Research Interests** : Finance
- **Publications** :
 1. Published paper titled "*Electronic Fund Transfer*" in **COMMERCE AND BUSINESS RESEARCHER Journal** July 1-December 31 2012, Vol 5. Issue 3&4 ISSN 0976- 4097
 2. Published paper titled "*FDI in Retail Sector- Perception of Customers and Retailers in Trivandrum*" in **COMMERCE AND MANAGEMENT EXPLORER. VOL.4 No.2** July, 2014. ISSN 2230-9187
 3. Published paper in Malayalam YOJANA titled " ബജറ്റിലെ സ്വർണ്ണ പദ്ധതികൾ" April 2015 ISSB-0971-8397.
 4. Published paper in Southern Economist titled "*An Assessment of the Proposed Gold Monetization Schemes*" in **SOUTHERN ECONOMIST** Vol 54. ISSN 0038-4046.