

RESUME

OBJECTIVE

To work with maximum potential in a challenging and dynamic environment, with an attitude of working with diverse group and enhancing my professional skills with learning for career growth.



KALIYAMMAL .V

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PERSONAL DETAILS

Father's Name : Velu

DOB : 30.04.1990

Gender : Female

Nationality : Indian

Marital status : Unmarried

Languages : English, Tamil

Permanent Address

3/9, Boyar street,

Dhalavaihalli (po),

Dharmapuri-DT

Course	Institutions	University/ Board	Year of passing	% of Marks
Ph. D	Periyar University Centre for PG and Research Studies, Dharmapuri.	Periyar University, Salem.		Thesis Submission
M. Phil.	Periyar University Salem	Periyar University, Salem.	2013	77 %
M.Com	Sri Vijay Vidyalaya College of Arts & Science, Dharmapuri.	Periyar University, Salem.	2012	68 %
B.Com	P.M.P Arts & Science College, Dharmapuri.	Periyar University, Salem.	2010	53 %
HSC	Govt. Hr. Sec. School, Indur.	State Board of Tamil Nadu.	2007	57 %
SSLC	Govt. Hr. Sec. School, Indur.	State Board of Tamil Nadu.	2005	44 %

TECHNICAL ABILITY

MS Office, Tally9

Type writing English & Tamil both higher

PROJECT/DISSERTATION

1. **Ph. D** thesis of the title is **“A study on Perception and Satisfaction Level of Policyholders towards Health Insurance with special reference to Dharmapuri District”**.
2. **M. Phil** dissertation of the title is **“A study on Rural Women Entrepreneurs through Self Help Group with special reference to Dharmapuri District”**.
3. **M.Com** dissertation of the title is **“A study on Financial Empowerment of Women through Women Self Help Group in Dharmapuri District”**.

WORKSHOPS

List of Workshops Attended: Total-6

1. Participated in One day Workshop on **“Workshop for Research Scholars”**, Organized by Periyar University, during 29 Nov 2019.
2. Participated in International Workshop on **“Challenges and Opportunities for young Entrepreneurs at Global Level”**, Organized by Department of Commerce, NKR Government Arts College for Women, Namakkal, during 22nd January, 2019.
3. Participated in One day National Workshop on **“Art of Writing Research Proposal for Quality Publication and Funding”**, organized by the Department of Management Studies, Kongu Engineering College(Autonomous), Perundurai, Erode, during 07th Sep 2018.
4. Participated in ICSSR-SRC Sponsored Three Days National Workshop on **“Advanced Research Methodology in Social Science for Ph.D Scholars”** Organized by PG & Research Department of Commerce, Vivekanandha College of Arts & Science for Women (Autonomous), Tiruchengode, during 27th, 28th & 29th August 2018.
5. Participated in the One Day National Symposium on **“ A Glimpse of Union Budget 2018”** Organised by PG & Research Department of Commerce, Commerce (CA) And Business Administration, J.K.K.Natraraja College of Arts & Science, Komarapalayam, during 21st Feb 2018.
6. Participated in the National Level Workshop in **“ Entrepreneurship Development Programme on Women- The Born Entrepreneur (EDPW-2K18)”** Organised by PG &

Research Department of Commerce & Department of Business Administration & Economics, Sri Vijay Vidyalaya College of Arts and Science, Nallampalli, Dharmapuri, during 8th Feb 2018.

List of papers presented at the Conferences / Seminars: (National and International Level)

1. Presented a paper entitled, "**Perception and Satisfaction of Policy Holder towards Health Insurance**" Two day National Conference 'The New Modern Digital Marketing Funnel' Organized by Department of Business Administration & Commerce With Computer Applications, Sri Balamurugan Arts and Science College, Sathappadi, during 21th & 22nd Feb 2019.
2. Presented a paper entitled, "**E-Governance in India**", Two Day National Conference on International 'Commerce and Business – A Paradigm Shift to Information and Communication Technology (CBICT-2018)' Organized by Department of Commerce, Periyar University, Salem, Studies, during 15th & 16th Mar 2018.
3. Participated in the National Seminar on "**Business Ethics & Corporate Social Responsibility – Issues and Challenges BECSR – 2018**" Organized by PRIMs, Periyar University, Salem, during 01st & 02nd March 2018.
4. Participated in One Day National Level Conference on "**Marketing Challenges and Opportunities – Recent Trends**" organized by the Department of Management Studies, Periyar University Post Graduate Extension Centre, Dharmapuri, during 02nd Feb 2018.
5. Presented a paper entitled, "**Tourism Industry in India**" One Day National Seminar on "Implementation and Management of GST in India – An Appraisal" organized by the PG & Research Department of Commerce, Jamal Mohamed College (Autonomous), Tiruchirapalli, during 25th Jan 2018.
6. Participated in the International Conference on "**Environmental Sustainability through green Business Practices**" organized by Post Graduate Department of Commerce, Government Arts and Science College for Women, Karimangalam, during 8th and 9th Feb 2019.
7. Participated in the Two days IQAC Sponsored International Conference on "**Business Management and Social Innovation (ICBMSI)**", Organized by Department of Management and Research & Department of B.B.A, AVS College of Arts & Science, Salem, during 09th & 10th July 2019.

8. Participated in the One day International Seminar on **“Research Intelligence and Database (RID-2018)”** , organized by Department of Library and Information Science, Periyar University, Salem, during 14th Dec 2018.
9. Presented a paper titled **“Social Media Marketing”** One day International Conference ‘Social Media for Social Causes’, organized by PG & Research Department of Commerce (CA), Hindustan College of Arts & Science (Autonomous), Coimbatore, during 05th October 2018.

PUBLICATIONS

1. **V. Kaliyammal and Dr.P.Mohanasundaram** March (2025) **“An Empirical study on the Perception and Satisfaction of the Policyholders towards Health Insurance”**, International Journal of Electronic Finance published (Scopus indexed Journal)
2. **V. Kaliyammal and Dr.P.Mohanasundaram** December (2024) **“An Empirical Analysis on Dimensions of Satisfaction’s Level with Quality Service for Health Insurance Policyholders”**, International Journal of Intelligent Enterprise published (Scopus indexed Journal)
3. **V. Kaliyammal and Dr.P.Mohanasundaram** (2024) **“Awareness of Health Insurance in Dharmapuri District”**, International Journal of Business and Administration Research Review, Volume 11, pp 7 – 11.
4. **V. Kaliyammal and Dr.P.Mohanasundaram** (2024) **“Consumer Behaviour analysis: Factors shaping health insurance decision – Dharmapuri District”**, Educational Administration Theory and Practice, Volume 30, No. 4, pp. 10426 – 10433.
5. **Dr.P.Mohanasundaram and V. Kaliyammal** April (2018) **“A Study on Rural Women Entrepreneurs through Self-Help Groups with Special Reference to Dharmapuri District”** Published in International Journal of Research, Volume No-5, Issue-12, ISSN-2348-6848.
6. **Dr.P.Mohanasundaram and V. Kaliyammal** Nov (2017) **“A Study on Financial Empowerment Through Women Self-Help Group in Dharmapuri District”**, Published in International Journal of Multidisciplinary Research Review, Volume No-1, Issue No.33, E-ISSN No. 2395-1885-1877, Pp No. 190-193.

LIST OF PAPERS PUBLISHED INTERNATIONAL & NATIONAL CONFERENCES

1. Dr.P.Mohana sundaram, V.Kaliyammal, “A study of financial Empowerment through Women Self-Help Group in Dharmapuri District”, International Journal of Multidisciplinary Research Review (IJMDRR), (Volume No. 1, Issue No. 33, 190-193.

LIST OF INTERNATIONAL & NATIONAL CONFERENCES, WORKSHOPS & SEMINARS ATTENDED

1. Participated in One-day National level conference on “Marketing Challenges and Opportunities- Recent Trends” Organized by the Department of Management studies, Periyar university post Graduate Extension Centre held on 2nd February 2018.
2. Participated and presented in the Two day National conference on Commerce and Business-A paradigm Shift to information and communication Technology (CBICT-2018) Organized by the Department of Commerce, periyar University, salem held on 15th & 16th March 2018.
3. Participated in the one day National Seminar on “Implementation and Management of GST in India-An Appraisal” Organized by the PG & Research Department of Commerce, Jamal Mohamed College (Autonomous) held on 25th January 2018.
4. Participated in the National level workshop in “Entrepreneurship Development programme on women-The Born Entrepreneur (EDPW-2K18)” Organized by the PG& Research Department of Commerce & Department of Commerce & Department of Business Administration & Economics, Sri Vijay Vidyalaya college of Arts and Science, held on 8th February 2018.
5. Participated in the One day National Symposium on “ A Glimpse of Union Budget 2018” (NSUB – 18), Organized by PG & Research Department of Commerce, Commerce (CA) and Business Administration, J.K.K. Natraja College of Arts and Science, held on 21st February 2018.
6. Participated in the National Seminar on “Business Ethics & Corporate Social Responsibility – Issues and Challenges BECSR – 2018” Organized by PRIMS, Periyar University, held on 1st and 2nd March 2018.
7. Participated in One-day International Conference on “Social Media for Social Causes a Voice for Voiceless People”, Organized by the PG & Research Department of

Commerce, Hindusthan College of Arts & Science (Autonomous) Coimbatore, held on 05th October 2018.

8. Participated in Two days International Conference on “Environmental Sustainability through Green Business Practices”, Organized by the Postgraduate Department of Commerce, Government Arts & Science College for Women, Karimangalam on 8th & 9th February 2019.
9. Participated in Two days International Conference on “The New Modern Digital Marketing Funnel”, organized by Department of Business Administration & Commerce with Computer Applications, Sri Balamurugan Arts and Science College, Sathappadi on 21st & 22nd February 2019.
10. Participated in the three day National workshop on “Advanced Research Methodology in Social Science for Ph.D Scholars” organized by PG & Research Department of Commerce, Vivekanandha college of Arts & Science for women held on 27th , 28th & 29th August, 2018.
11. Presented in the International Conference on “Innovative Research in Science, Engineering Technology & Management (ICIRSETM-2020)”, Organized by Sri Venkateshwaraa Arts & Science College, Dharmapuri, held on 28th February 2020.
12. Participated in the one day “Workshop for Research Scholars” organized by Periyar University held on 29.11. 2019.
13. Participated in the International Webinar on “The Epitome of Success” organized by Language Club of V.P. Institute of Management Studies & Research, Sangli held on 19.06. 2020.
14. Participated in the Webinar “The art of writing a project proposal” organized by Research Department of Business Administration, APSA College, Tiruppattur held on 20.06. 2020.
15. Participated in the one day National workshop on “Art of Writing Research Proposal for Quality Publication and Funding” held at Kongu Engineering College, Perundurai on 7th September, 2018.
16. Participated in the one day “International Seminar on Research Intelligence and Database (RID-2018)” organized by Department of Library and Information Science, Periyar University, Salem held on 14th December 2018.

17. Participated in the one day International Workshop on “Challenges and opportunities for Young Entrepreneurs at Global Level” held at NKR Government Arts College for Women on 22nd January, 2019.
18. Participated in the National webinar on “Financial Empowerment through wealth creation” Organized by Department of Commerce (Computer Application) KPR College of Arts & Science and Research Coimbatore in Collaboration with Association of Mutual Funds in India (AMFI) on 11.02.2022.
19. Presented in the International Conference on “ 3rd Two Days International conference in the arena of industry 5.0” has paper presented “Perception and satisfaction of Policyholders towards health insurance” Organized by Department of Commerce – Professional & Accounting & Department of Commerce- Accounting & Finance. Hindusthan College of Arts and Science held on 1st and 2nd March 2022.
20. Participated in the One day Multidisciplinary International Conference on “Recent trends in Commerce, Management & Social Sciences in the Era of Post Covid-19, Organized by Dnyandeep Mandal’s St. Joseph College of Arts & Commerce, Satpala, Post-Agashi, Virar (W), Tal- Vasai, Dist. Palghar, held on 22nd March 2022.
21. Participated in the National level Conference on “Technology innovation and Entrepreneurship Development” Organized by Department of Management, Karpagam Academy of Higher Education, Coimbatore on 25th March, 2022.
22. Participated in the Webinar on “Budget Analysis 2021-2022” organized by TNJFU – Fisheries Business School, OMR Campus, Chennai- 603103 held on 28.09. 2021.
23. Published in the Bonfring book chapter entitle “Perception and satisfaction of policy holders towards health insurance” in book “Emerging trends in Business Management” during the Month of Feb 2022. (ISBN No. 978-93-92537-22-6).
24. Participated in the one day Seminar on “Atmanirbhar bharatabhiyan scheme through Entrepreneurship Development” Sponsored by Indian Council of Social Science Research (ICSSR) & Ministry of Human Resource Development (MHRD) Government of India organized by Prabandha Samiti of PG & Research Department of Management held on 09.03. 2022.
25. Participated in the “Hands on Training on SPSS for Beginners” Organised by the PG and Research Department of Economics From 5th to 7th May 2022.

26. Attended Two days Workshop on “Turning Research into Start-Ups” Organized by Institutional Innovation council of Periyar University (PU-IIC) 27 and 28th October 2022.
27. One day National Level Workshop on “Research Methodology in Social Science using SPSS ” held 20 October 2022 at St. Joseph’s College of Arts and Science for Women, Hosur.
28. Participated in National Workshop on “Business combinations and consolidations- Conceptual Approach” conducted by Accounting and Finance club of St. Joseph’s Degree and PG College on 28th November 2022.
29. Participated in the Indian Council of Social Science Research Southern Regional Centre (ICSSR-SRC) sponsored Three Day National Workshop on “Research Methodology and Research Tools (SPSS & AMOS)” Organized by Postgraduate and Research Department of Commerce The American College, Madurai, from 14 Dec 2022 to 16th December 2022.
30. Presented paper “ Agri- Tourism support for Indian economy agriculture backbone of the country” in the Two days National Seminar on “India’s “Opportunities and Challenges of Creating Sustainable Agri Retail Supply Chain” Sponsored by the Indian Council of Social Science Research (ICSSR) New Delhi, Department of Education, Government of India. Organized by the Department of Business Administration, Annamalai University 2 Feb 2023.
31. Workshop attended “5 Days Online Workshop SPSS in Research “organized by Star International Foundation for Research and Education on 26.12.2023 to 30.12.2023.

DECLARATION

I hereby declare that the information furnished above is true to the best of my knowledge and belief.

Date : 16-04-2025

Place : Dharmapuri

Yours faithfully,

(KALIYAMMAL .V)