| **PERSONAL CREDENTIALS** | |
| --- | --- |
| Name | **Dr.Mini Joseph** |
| Designation | **Professor** |
| Department | **Commerce** |
| Date of Joining | **24th January 1996** |
| Total teaching experience as on 01 January 2024 | **28 years** |
| Contact Number | **9495446932** |
| Address for Correspondence | **Department of Commerce, Kuriakose Gregorios College-686502** |
| E-mail | **drminijkgcollege.ac.in** |

| **ACADEMIC QUALIFICATIONS** | | |
| --- | --- | --- |
| **Degree** | **Subject** | **Institution and University** |
| UG | B.Com | M G University |
| PG | M Com | M G University |
| M Phil | Commerce | University of Kerala |
| Ph D | Commerce | M G University |
| Additional Qualifications | MBA | IGNOU |

| **COLLEGE LEVEL DUTIES / MAJOR CHARGES** | | |
| --- | --- | --- |
| **Duty** | **Position** | **Duration** |
| Principal -in- Charge | DDO | 6 months |
| IQAC | Co-ordinator | 7 years |
| Department | Head | 2014 onwards |
| PTA | Secretary | 1 Year |
| NSS | Programme Officer | 3 years |
| RUSA | Member,Board of Governors | 5 years |
| Research Committee | Co-ordinator | 3 years |
| , UGC Steering Committee | Member | 7 years |
| Planning Board | Member, | 7 years |

| **POSITIONS HELD/ AWARDS/ RECOGNITIONS/ MAJOR ACHIEVEMENTS** | |
| --- | --- |
| **Name** | **Details** |
| **Chairperson** | **Board of studies (PG) ,M G University ( 2018-2021)** |
| **Chairperson** | Syllabus Preparation Committee, New Generation UG and PG Programmes in Commerce, M.G. University, 2020 |
| **Academic Council Member** | Academic Council Member,University of Calicut. |

| **PUBLICATIONS AND PRESENTATIONS** | |
| --- | --- |
| Financial Inclusion of BPL families in Kuttanadu | SB Academic Review |
| Customer Relationship Management Orientation(CRMO) and Mass Banking Orientation among Branch level Managers of Commercial Banks: An Empirical Investigation, | SB Academic Review |
| Impact of Interest Rate Policy Changes on Demand for Bank Credit – An Indirect Approach | Contemporary Commerce Review |
| Impact of Customer Bonding and Personalised Communication on Positive Word of Mouth and Customer Commitment in Banking Services | Mirror, Peer Refereed Bi-annual International Research Journal of Commerce and Management & Social Science |
| Inter Linkages Between Customer Bonding, Customer Commitment and Positive Word of Mouth in Banking Services  pp. 6 – 12, 2014 | Review of Research |
| A Study on Customer Loyalty in the Light of CRM in Banking Services  pp. 6- 12, 2015 | Contemporary Commerce Review |
| Influence of Financial Inclusion and Financial Self Efficacy on the Credit Behaviour of BPL Households | International Journal of Research in Economics and Social Sciences |
| Technology Handling Capability of Customers and front-line staff. The Key determinants to Customer Relationships in the Modern Banking Services- Evidence from Kerala | International Journal of Research in Finance and Marketing |
| Customer Centric Banking: Customer Expectations regarding Physical and Qualitative factors. | Research Scholar |
| Mobile Banking – a Tool for Relationship Marketing of Commercial Banks in Kerala – with special Reference to South India Bank Ltd. | Mirror, Peer Reviewed International Research Journal of Commerce, Management, and Social Science |
| Banking Strategy in the Era of Economic Slowdown in India: Need for a trust on ICT integration and Housing Finance | International Journal of Advance and Innovative Research |
| Promotion of Retail Banking with a focus on Housing Finance: An Imperative for Banks in India and also the whole Economy, | International Journal of Advance and Innovative Research |
| Real Estate Investment Trust: For Constructing a Robust Foundation for Housing and Real Estate Sector in India | International Journal of Advance and Innovative Research |
| Strategy for Banks in India in the era of Economic Slowdown: Need for Trust on Retail Banking with a focus on Housing Finance | Journal of Critical Review |
| Role of India Start Up Eco System Towards Sustainable Development of India | Shodh Sanchar Bulletin |
| Challenges of Internationalisation and Innovation Management in India SMEs and Startups | Sambodhi |
| Financial Capability as a Path to Sustainable Growth – a Conceptual Study | Sambodhi |
| ESG Adoption by Housing Industry in India for attaining the National Housing Goal: the Key Role of CMAs | The Management Accountant  Journal of the Institute of Cost Accountants of India |
| Sustainable Housing Development in India and the need for Evidence based Policy Making : The Role of CMAs and an Action Plan of 2030 | The Management Accountant  Journal of the Institute of Cost Accountants of India |
| MAKING FINANCIAL INCLUSION & FINANCIAL WELLBEING A REALITYROLE OF SFBS AND MFIS | SOUTH INDIA JOURNAL OF SOCIAL SCIENCES |
| Unleashing Potential: How Founder Competency, Team Dynamics and Growth Intersect in Startups | Samdarshi ISSN: 2581-3986 Vol 16 Issue 4 (September 2023 |

**PO**

| **WORKSHOPS /SEMINARS/ CONFERENCES ORGANISED** | |
| --- | --- |
| **Position** | **Details** |
| Organizing secretary | Organizing secretary of seminars, Workshops,academic conferences organized by the dept.of commerce & College |

**SITIONS HELD/ AWARDS/ RECOGNITIONS/ MAJOR**

| **MEMBERSHIP IN PROFESSIONAL BODIES** | |
| --- | --- |
| **Life Member** | **All Indian Accounting Association** |

| **ANY OTHER RELEVANT INFORMATION** | |
| --- | --- |
| **Research Guide** | **Approved Research Guide of M G University .** |