



Dr. T.R. Gurumoorthy
Senior Professor & Head

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Academic Qualifications: M.Com., M.Phil., PGDCA., Hr. Dip in Devara Isai, Ph.D.

Teaching Experience: 30 Years

Research Experience: 27 Years

Additional Responsibilities Held

1. Registrar i/c, Alagappa University
2. Finance Officer i/c, Alagappa University
3. Dean, College Development Council, Alagappa University
4. Director, Directorate of Distance Education, Alagappa University
5. Dean, Student Affairs
6. Chief Editor and Publication Officer
7. Coordinator, Youth Welfare and Empowerment

8. Dean (Research)
9. Programme Coordinator, NSS
10. Coordinator RRC
11. Adviser, International Students Cell
12. Deputy Warden, PG Men's Hostel
13. Publication Officer and Chief Editor, Alagappa University News Letter
14. Steering Committee Member, NAAC – SSR preparation.

Areas of Research

Marketing Management

Research Supervision / Guidance

Program of Study		Completed	Ongoing
Research	Ph.D.	13	04
	M.Phil.	45	01
Project	PG	25	02

Publications

International		National		Others
Journals	Conferences	Journals	Conferences	Books / Chapters / Monographs / Manuals
05	10	50	05	18

Cumulative Impact Factor (as per JCR) : .99

Funded Research Projects

Completed Projects

S. No	Agency	Period		Project Title	Budget (Rs. In lakhs)
		From	To		
1	UGC	2009	2011	Impact of SHGs on Socio-Economic Development of Women in Sivagangai District	3.72

Distinctive Achievements / Awards

1. "BEST CONTRIBUTOR AWARD" in the year 1994 given by the United Writers Association, Chennai and distributed by Dr. Manmohan Singh, the then Union Finance Minister, Government of India.



2. 25 years Meritorious Service Award from the Alagappa University.

Events organized in leading roles

Number of Seminars / Conferences / Workshops / Events organized: 21

1. Seminar on Human Rights, 25.4.1996
2. Seminar on Youth and Development, 5.11.1997
3. Seminar on World Understanding and Peace, 24.2.1998
4. Seminar on Youth Participation in Nation Building, 31.3.1998.
5. Seminar on Environmental Protection, 26.3.1998.
6. Special Camp for 10 days at Kandanoor, March 1998.
7. Special Camp for 10 days at Amaravathipudur, March 1999.

8. Organised Blood Donation Camp, Eye Camp, Health Awareness Camp, Tree Plantation Activities, Periodical Elocution and Essay Competitions, Leadership Development Programmes and Other Regular NSS activities.
9. Seminar cum celebrations on the World Tourism Day 2011
10. Workshop for 6-days on Methodological Metrics in Business Research
11. Seminar cum celebrations on the World Tourism Day 2012
12. Research Methodology course for 10-days for Commerce and Social Science
13. Workshop for 2-days on Hands on SPSS Training with AMOS
14. YRC Trainers Training Program
15. National Seminar: 'Learned'- Multi-Skilling for Success (MS4MS)
16. International 3-in-1 Conclave 'A GEM in GLIMPSE': Assertive Global Economic Management Imperatively Needs Global Leadership, Investment, Markets, Peace, Stimulus, and Engagement, in Association with the Faculty Management
17. National Seminar on Indian Software Industry- Growth and Future (along with Skill Development centre)
18. ACT NEXt (Alagappa celebrates Themed Noble Excellence Talks), 2014-Peace prize, 25th (Along with IQAC)
19. World Heritage Day
20. International Peace Day
21. Alagappa Celebrates Themed Nobel Excellence Talk (ACT NEXT), 2015 'Nobel Peace Prize Theme'

Events Participated

Conferences / Seminars / Workshops: 21

Overseas Exposure / Visits

1. Visited Singapore, Malaysia, and France
2. Delivered special lectures on Thiruvvasagam and Thirukural in Tamil Sangam in Malaysia in the month of June, 2016 and presented a paper on Thirukural in the International Conference held at France in the month of September, 2016

Membership in

Editorial Board

1. Commerce Journal, University of Kerala

Advisory Board

1. Member, Alagappa University Level NSS Advisory Committee
2. Member, Research Advisory Committee, Alagappa University
3. Member, Research Advisory Committee, Karpagam University
4. Member, Advisory Committee for Hostel Infrastructure Facility
5. Member, Calendar Committee for the Academic year 2016-17
6. Member, Advisory Committee, ALUTUS, 2016
7. Member, Anti-Ragging Squad

Academic Bodies (such as Board of Studies etc.,)

1. Member, Board of Studies in Commerce, Rajasthan University, Jaipur
2. Member, Board of Studies in Commerce, Kerala University, Thiruvananthapuram
3. Member, Board of Studies in International Business and Commerce, Alagappa University
4. Member, Board of Studies in M.Com., Bharathidasan University
5. Member. Board of studies in BFA, Alagappa University
6. Chairperson, Board of Studies in M.Phil (Commerce) Affiliated Colleges, Alagappa University
7. Chairperson, Board of Studies in B.Com (CA) Affiliated Colleges, Alagappa University
8. Chairperson, Board of Studies in M.Com, Alagappa University
9. Member, Board of Studies in B,Com, Affiliated Colleges, Alagappa University

Resource persons in various capacities

Number of Invited / Special Lectures delivered: 26(Recent)

S.No	Title of Conference, Seminar, Workshop	Organizer with Place	Date	Topic of Paper Presented/Attended	National/International
1	Entrepreneurship Development	Business Collaboration Centre, Alagappa University	15-12-2015	Entrepreneurial Motivation	National
2	Training Programme to the newly Recruited Administrative Staff	Alagappa University	15-12-2015	Office Maintenance	National
3	National Youth Day Celebration	Vivekanandha Centre for Research	12-01-2016	Vivekanandha Philisophy	National
4	Tirukural International Conference	Alagappa University	07-01-2016	Philisophy of Life given in Titukural and Appar Dhevaram	International
5	Recent Trends in Management Research	Alagappa University	19-02-2016	Factors Influencing Impulse Buying Behaviour of Edible Oil	National
6	Alagu-Aram	Cultural Club, Alagappa University	19-03-2016	Influence of cultural events on academic performance of students	National
7	National Conference on World Poetry Day	Dept. of English and Foreign Languages, Alagappa University	21-03-2016	Robert Frost and William Wordsworth Vs Manickavasagar- A Comparison of Artistic Poetry	National

8	Convocation Function	Sivakasi Nadars Pioneer Meenakshi College for Women, Poovanthi	21-01-2016	Convocation Address	National
9	NSS Special Camp	NSS Cell, Alagappa University, Kandanoor	12-03-2016	Spiritualism	National
10	State Level Workshop on Soft Skill Training for pre-service and in-service teachers	College of Education, Alagappa University	24-03-2016	Know Yourself	National
11	Nobel Peace Theme Talk	Dept. of IB \$ C, Alagappa University	31-03-2016	Peace	National
12	Recent Trends in India's Foreign Trade	Dept. of Commerce, Thiagarajar College, Madurai	25-02-2016	Delivered key-note address	National
13	World Entrepreneurship Day	Alagappa Institute of Skill Development	15-04-2016	Special Address on Entrepreneurship	National
14	Multi dimensions of Tamil Culture	Centre for Tamil Culture, Alagappa University	22-10-2016	Spiritualism of Tamil	International
15	Teaching Methodology of Employment Skills	Centre for youth Welfare, Alagappa University	21-10-2016	Enhancement of Employability Skills	National
16	YRC Programme	YRC, Alagappa University	07-10-2016	Service of YRC	National

17	World Animal Day Celebration	Animal Health and Management, Alappaga University	06-10-2016	Animal Wealth	National
18	Inauguration of Commerce Associations	Arumugampillai Seethai Ammal College, Tiruppattur	26-10-2016	Personality Development	National
19	Entrepreneurial Motivation	Dept. of commerce and Financial Studies, Bharathadhasan University	18-10-2016	Core Competency	National
20	Eduational Practices in Chola Kingdom (850-1279AD)	Dept. of History and DDE, Alagappa University	09-09-2016	Felicitation Address on Chola Kingdom	National
21	Learning Skill Development	Dept. of Commerce , Alagappa University	01-11-2016	Learning Skill Development	National
22	Recent Development in Computer Networks	Dept. Computer Application, Alagappa University	07-11-2016	Valedictory Address on Developments in Computer Network	National
23	Refresher course for Commerce Teachers	Dept. of Management Studies, Madurai Kamaraj University	17-11-2016	i) Business Environment and ii) Learning Environment	National
24	Digitilization of Information Sources in Libraries using open Resource Software in Academic Institution	Dept. of Library Science and Technology	15-12-2016	Felicitation Address on Digitalization of Information sources	National

25	Workshop on Classical Dance	Dept. of Fine Arts in association with the Kalailaveri college of Fine Arts, Tiruchy	18-12-2016	Special Address on Classical Dance	National
26	Vivekananda Philosophy	Vivekanandha Chair, Alagappa University	21-12-2016	Special Address on Vivekananda Philosophy	National

Others

1. Articles published in Newspapers / Magazines : 80
2. No. of PhD Thesis evaluated : 20
3. No. of PhD Public Viva Voce Examination conducted : 15

Recent Publications

S.No.	Title of the Paper	Name of the Journal, Issue No. Year, Page	Impact Factor	ISSN No.
1	Financial Inclusion through Micro Credit: The Catalytic Element of SHGs	Global Journal of Management and Research, Vol.1 No.1,Jan-March, 2012, p.83-93		2278-0955
2	Performance of Micro Credit Institutions in Financing SHGs	Journal on Management, Vol.6, No.4. March-May, 2012, p.33-39		
3	Non-Performing Assets – A Study with reference to Public Sector Banks	Indian Journal of Applied Researcp, Vol 2 Nov.2012 p. 7-9		2249-555X
4	Impact of SHGs on Economic Development of Empowered Rural Women (An Empirical Study with special reference to Sivagagai District of Tamilnadu	International Journal of Social and Economic Research, Vol.2, Issue 2, July-Dec.2012, p 406-412		
5	Service Excellence in Banking Industry	Global Research Analysis, Vol. 1 Issue 5, May, 2013, p. 163-164	0.2714	2277-8160
6	Camel Rating Model	HRD Times, Vol.15 Issue 8, August 2013, p.41-42		0976-7401
7	Environmental Sustainability	HRD Times, Vol.16, Issue 1, Jan. 2014, p.39-49		0976-7401

8	Green Marketing	HRD Times, Vol. 16, Issue 2, February, 2014 p.41-42		0976- 7401
9	Tourism Attractions in Tamilnadu	International Journal of Logistics and Supply Chain Management Perspectives, Vol.3, No.4, Oct-Dec, 2014,p.1416-1420		
10	Consumer Attitude towards Branded Readymade Garment- A Study with reference to FestivityPurchase	International Journal of Innovative Research in Management Studies, Vol.1 No.6 July 2016	0.7261	2455- 7188

BOOKS PUBLISHED / CORRESPONDENCE COURSE BOOKS WRITTEN

Published a book in Tamil 'NATANAGOPALA NAYAGI SWAMIGAL' CORRESPONDENCE COURSE BOOKS WRITTEN.

Alagappa University

Subject	Course
1. Advanced Accountancy	M.Com
2. Basic Financial Accounting	B.Com
3. Financial Management	M.Com
4. Accounting for Managers	PGDCSM
5. Advanced Accountancy	B.Com.
6. Export Financing and Documentation	PGDEM
7. Export Marketing	PGDEM
8. Educational Environment	MS (Edn. Mgt)
9. International Business	MBA
10. International Business (Tamil)	MBA

Pondicherry University

11. Foreign Trade Policy	MFT
12. International Marketing	BFT
13. Export – Import Management	BFT
14. Foreign Exchange Management	BFT

Annamalai University

15. International Marketing	BMM
16. International Marketing (Tamil)	BMM
17. Financing Export	B.Com.(Int. Bus)

Periyar University

18. Marketing Research	MBA
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1. "Institutional Agencies for the Promotion of Handloom Cooperatives", MONETA, Published by the Department of Commerce, Sourashtra College, Madurai, 1986.
2. "Bank Advances to Small Scale Industries – A Case Study", MONETA, Published by the Department of Commerce, Sourashtra College, Madurai, 1987.
3. "Social Performance of Handloom Cooperative Societies – A study in Paramakudi Town" (Co-authorship with Dr.N.Thanulingom), Tamilnadu Journal of Cooperation, 1987, p.471-482.
4. "Financial Performance of Handloom Cooperative Societies – A study in Paramakudi Town" (Co-authorship with Dr.N.Thanulingom), Tamilnadu Journal of Cooperative Review, Vol.XXV, No.2, October 1987.
5. "Need and Relevance of Zero Base Budgeting", Third Concept, March, 1990.
6. "New Life for a Traditional Industry", Economic Times, May 13, 1990.
7. "Branch Expansion of Commercial Banks Since Nationalisation", Third Concept, August 1990.
8. "Entrepreneurship and Small Scale Industry", Economic Times, September 9, 1990.
9. "The Importance of Entrepreneurship", Financial Express, 2nd October, 1990.
10. "Small Scale Industry and its Development", Volarthozhil, November 10, 1990.
11. "Awareness of Life Insurance Policyholders – A Model in Karaikudi Town", The Insurance Times, Vol.X, No.12, December, 1990.
12. "Working of Life Insurance Corporation in India", The Insurance Times, Vol.XI, No.1, January, 1991.
13. "Prospects of Cooperative Marketing", The Cooperator, Vol.XXVIII, No.13, January, 1991.

14. "Budgeting – A Mental Revolution", Financial Express (Co-authorship with Dr.M.A.Arulanandam), May 23, 1991.
15. "Budgeting – A Mental Revolution-II", Financial Express (Co-authorship with Dr.M.A.Arulanandam), May 29, 1991.
16. "Handlooms in Cooperative Sector", The Cooperator, Vol.XXIX, No.2, July 15, 1991.
17. "Mutual Funds – A Boon to Small Investors", (Co-authorship with Dr.M.A.Arulanandam), Third Concept, September, 1991.
18. Potentials of LIC Housing Finance, The Insurance Times, December 1991.
19. "Production and Marketing of Cardamom in India", Facts For You, March 1992.
20. "Budgeting Exercise – A Control Device" (Co-authorship with Dr.M.A.Arulanandam) Facts For You, May 1992.
21. "PDS – A Boon to Rural People", Financial Express, May 5, 1992.
22. "Role of MIS in Budgeting Exercise", Financial Express, May 19, 1992.
23. "Social Obligations of Handloom Cooperatives", Cooperator, May 1992.
24. "Cement Industry – Prospects and Problems", Facts For You, June 1992, Annual Number 1992-93, Vol.13, No.12.
25. "Cardamom Plantation Cost – An Analysis" Financial Express, July 25, 1992.
26. "National Policy of FDS Need of the Hour" Financial Express, August 13, 1992.
27. "Handloom Industry in Paramakudi", Valarthozhil, August 16-31, 1992.
28. "No Investment for LIC Agency", Valarthozhil, September 1-15, 1992.

29. "Job Awareness: Determinants and Scope", Financial Express, Vol.XIII, No.98, September 1, 1992.
30. "Fertilizer Subsidy – A Thorn in Centre's Flesh", Financial Express, September 6, 1992.
31. "Fertilizer Policy", Dinamani, September 8, 1992.
32. "Fertiliser Subsidy due in Fertiliser Industry", Valarthozhil, September 16-30, 1992.
33. "JPC Fertiliser Formula – A Review", Financial Express, September 19, 1992.
34. "Fertiliser Industry in India", Facts For You, Vol.14, No.4, October, 1992.
35. "Delay in Lending by Financial Institutions", Valarthozhil, October 16-31, 1992.
36. "Role of Agents in Marketing of LIC Policies", The Insurance Times, Vol.XII, No.10, October 1992.
37. "Oilseeds – Is self-sufficiency a far cry?" Financial Express, Vol.XIII, No.23, 1992.
38. "Borrowers Problems of TIIC", Valarthozhil, December 1-15, 1992.
39. "problems in Cardamom Plantation", Financial Express, December 14, 1992.
40. "Modernisation in Handloom Sector – Felt Need for Survival", Tamil Nadu Journal of Cooperation, Vol.49, December 1992.
41. "Rural Branches in Commercial Banks – An Evaluation", Financial Express, December 30, 1992.
42. "Growth Hinges on Stability", Financial Express, February 4, 1993, Vol.XIII, No.251.
43. "A Case for Credit Rating to Public Sector Banks", Financial Express, February 10, 1993.

44. "Tobacco-Tops in the Cash Crops", Financial Express, February 20, 1993.
45. "Fertiliser Scenario after Decontrol", Third Concept, Vol.7, No.73, March 1993.
46. "Problems of Handloom Cooperative Societies", Valarthozhil, March 16-31, 1993.
47. "Rehabilitation of Surplus Workforce in NTC Mills", Facts For You, March 1993, Vol.14, No.9.
48. "Service – A Prime Concern to LIC", Insurance Times, November, 1992.
49. "Gold Bond Scheme", Valarthozhil, April 1-15, 1993.
50. "Budgetary Control Dimensions – An Analysis", Insurance times, April 1993.
51. "Budget Fulfils Demand Raised", Third Concept, Vol.7, No.74-75, April-May, 1993.
52. "PDS In Tamilnadu Needs Long Term Plan", Financial Express, 28th April, 1993.
53. "Research Lab to Field a Long Way Off", Financial Express, May 1, 1993.
54. "Subsidy Warrants Decontrol and Decanalisation – An Analysis of Petroleum Products", Southern Economist, 1st May 1993.
55. "Budget 1993-94 – Its Impact on Banking Operations", Indian Banking Today and Tomorrow, May 1993.
56. "Evaluation of Banks Performance", Financial Express, June 2, 1993.
57. "Agriculture Development in India Economy", Nilavalam, July 1993.
58. "New Life to Handlooms", Kisan World, July 1993, Vol.20, No.7.
59. "RBI Norms on Capital Contribution", Financial Express, August 11, 1993.

60. "Sugar Industry Bright Days Ahead", Facts For You, Vol.15, No.2, August 1993.
61. "Impact of RSS Swedeshi Movement on Godrej Products", Valarthozhil, October 1-15, 1993.
62. "Cotton Production Needs to be Stepped up", Financial Express, September 25, 1993.
63. "Economics of Sericulture", Financial Express, 6th November 1993.
64. Business Experience is also profit to the Entrepreneur, Valarthozhil, November 16-30, 1993.
65. "Improving Labour Productivity – Felt Need for Economic Development", Financial Express, November 16, 1993.
66. "Uniform ST on Fertilisers Vital", Financial Express, November 17, 1993.
67. Society and Higher Education, Guidelines, December 1993.
68. Highlights of Cotton Grieves Company, Valarthozhil, December 16-31, 1993.
69. New Life to Handloom Cooperatives, Dinamani, December 29, 1993.
70. Private Sector in Dairy Products Exports, Valarthozhil, 1-15 January, 1994.
71. Mushroom Cultivation – A variable Entrepreneurial Opportunity, Finance Express, 7th January 1994.
72. Poor Oriented Public Distribution System, Third Concept, Vol.7, No.82, December 1993.
73. Dunkel Draft – Its Implication on Agriculture, Finance Express, January 13, 1994.
74. Streamling Public Distribution System, Third Concept, Jan – Feb, 1994.
75. An Evaluation of Farm Credit, Finance Express, 5th March 1994.

76. ADB aids Third World Growth Sectors, Finance Express, March 1994.
77. Impact of Budget on Agriculture and Rural Credit Agencies, Finance Express, 4th April 1994.
78. Strengthening Handloom Cooperatives, Third Concept, March 1994.
79. Need for Cooperatives Stressed, Finance Express, 26th April 1994.
80. Recent Trends in Commercial Banks, Indian Banking Today and Tomorrow.
81. Malhotra Committee Recommendations, Third Concept, July 1994.
82. Causes for increase in Cotton Prices, Valarthozhil, July 10-25, 1994.
83. Coffee Prices – A Review, Valarthozhil, August 8-21, 1994.
84. Need to step up cotton output, Finance Express, July 1994.
85. The Khariff Crops Scenario, Finance Express, August 15, 1994.
86. IFFCO – Farmers Friend, Tamilnadu Journal of Cooperation, September, 1994.
87. Banks Sign MOU – Its Implications, Indian Banking Today and Tomorrow, September 1994.
88. Aftermath of the Banking Sector Reforms : A Real Challenge, Financial Express, 23rd October 1994.
89. Farm Exports – An Alternative Strategy, Third Concept, October, 1994.
90. Fund Utilisation in LIC, Insurance Times, October 1994.
91. PMRY – A Boon to Educated Unemployed, Third Concept, December 1994.

92. Simplifying Tax Structure, Third Concept, June 1994.
93. Banks should Divert Funds into Profitable Ventures, Finance Express, December 18, 1994.
94. Credit Rating PSBs on the Camel Model, Finance Express, December 29, 1994.
95. Report System in Commercial Banks, Indian Banking Today and Tomorrow, April 1995.
96. Sources of Developing Funds and Earning Income in Public Sector Banks – An Analysis, Indian Banking Today and Tomorrow, May 1995.
97. Union Budget 1995-96, Third Concept, June 1995.
98. Sectoral Deployment of Bank Credit – An Analysis, Indian Banking Today and Tomorrow, March, 1995.
99. Market Development Assistance to Handloom Cooperative Societies, The Tamil Nadu Journal of Cooperation, August 1995.
100. Tirubuvanam Silk Handloom Weavers Cooperative Society – A model Cooperative Institution, December, 1994.
101. Sugar Economy in India, Third Concept, February 1995.
102. Tobacco : A Pontential Cash Crop, Third Concept, March 1995.
103. Mutual Funds, Third Concept, July 1995.
104. 'Busy Season Credit Policy – 1995-96 – Its Impact on Term Deposits', Indian Banking Today and Tomorrow, November 1995.
105. 'Busy Season Credit Policy increases Lending to Industry and Reduces Lending Rate to Exporters', Indian Banking Today and Tomorrow, October, 1996.

106. 'Agri Exports – Challenges and Opportunities', Business Line, November 9, 1996.
107. 'Credit is the key', Business Line, December 27, 1996.
108. 'Infrastructure Matters most', Business Line, December 28, 1996.
109. 'Oil Pool Account Deficit – The Whys of the Rise', Business Line, January 16, 1997.
110. 'EXIM Policy – Will it be Holistic', Business Line, March 29, 1997.
111. 'Environment the Corporate Role', Business Line, September 5, 1997.
112. 'FDI – Stimulator for Economic Growth', Facts For You, April 1998.
113. 'Women in Labour Force – Problems and Prospects', Kurukshetra, Vol.XLVI, No.6, March 1998.
114. 'Critical Analysis of East African', Third Concept, Vol.12, No.137, July 1998.
115. 'Regulating the Rating Agencies', Third Concept, Vol.13, No.152-153, Oct-Nov 1999.
116. 'Sugar Import Socially Unjustified', Kisan World, Vol.26, No.11, November 1999.
117. 'Self Help Groups Empower Rural Women', Kurukshetra, Vol.48, No.5, February 2000.
118. 'Tourism as Forex Earner', Kisan World, Vol.27, No.6, June 2000.
119. 'Role of Cooperative in Agriculture Credit, The Tamilnadu Journal of Co-operation, Vol.92, June 2000, No.3.
120. 'Lending Operations in Cooperative Banks in Tamilnadu', Vol.92, No.6, September, 2000.
121. 'Non-Trade Issues & WTO', Third Concept, Vol.14, No.161, July 2000.

122. 'Role of Small Scale Industries in Export Trade', HRD Times, Vol.2, No.8, August 2000.
123. 'Infrastructure in East African Co-operation', Third Concept, Vol.No.12, No.136, June 1998.
124. Sugar Import, Third Concept, Vol.13, No.156, February 2000.
125. Whither Cooperatives in Dairy Industry, Tamilnadu Journal of Cooperation, Vol.1, No.2, December 2000.
126. Urban Cooperative Banks – RBI Guidelines, Tamilnadu Journal of Cooperation, Vol.1, No.7, May 2001.
127. New Life to Urban Cooperative Ranks, Tamilnadu Journal of Cooperation, Vol.1, No.11, September 2001.
128. Performance of Urban Cooperative Banks, Tamilnadu Journal of Cooperation, Vol.2, No.4, February 2002.
129. Cooperation – A Social Movement, Tamilnadu Journal of Cooperation, Vol.2, No.5, March 2002.
130. Urban Cooperative Banks – RBI Regulation and Supervision, Tamilnadu Journal of Cooperation, Vol.2, No.7, May 2002.
131. Gems and Jewellery : Recent Trends in Exports, Facts For You, Vol.23, No.11, August 2003.
132. Recent Trends in India's Textile Exports, Kisan World. Vol.30, No.8, August 2003.
133. Factors Influencing Competition in Industry, Third Concept, Vol.17, No.200, October 2003.
134. Sectoral Deployment of Bank Credit, Facts For You, Vol.24, No.2, November 2003.

135. Competitive Advantage – Felt Need to Succeed, Kisan World. Vol.30, No.12, December 2003.
136. India's Exports and Imports, Facts for You, Vol.24, No.4, January 2004.
137. "Linkage Between Education and Business Institutions", Kisan World, April 2004, Vol.31, No.4.
138. "Institutional Credit for Agriculture", Facts For You, Vol.24, No.8, May 2004.
139. "Analysis of Income and Expenditure in Banks", Facts For You, Vol.24, No.9, June 2004.
140. "Business Performance of Export Credit Guarantee Corporation", Facts For You, Vol.24, No.9, June 2004.
141. Traffic and Efficiency at Major Ports", Facts For You, Vol.24, No.10, July 2004.
Recently published Three papers related to contributions of Manickavasagar, and Thirunavukkarasar in journals published by Kundrakudi and Koviloor Atheenam.

தமிழில் வெளியான முக்கியக் கட்டுரைகள்

1. 'ஏற்றுமதியாளருக்கு பாதுகாப்பு அளிக்கும் பாலிசிகள்', வளர்தொழில், ஜூலை 8-21, 1996.
2. 'முதலீட்டாளர்கள் பார்வையில் 'செபி'யின் புதிய விதிமுறைகள்' வளர்தொழில், ஜூலை 8-21, 1996.
3. 'ஏற்றுமதி வளர்ச்சிக்கு உதவியாக இந்தியத் துறைமுகங்கள் நவீனமயமாக்கல்', வளர்தொழில், நவம்பர் 25 – டிசம்பர் 8, 1996.
4. 'இந்திய ஏற்றுமதியாளர்கள் வசதிக்காக துபாயில் சரக்கு கிடங்கு' வளர்தொழில், ஜனவரி 6-19, 1997.
5. 'மிளகாய், பூண்டு ஏற்றுமதியை அதிகரிக்க என்ன வழி?' வளர்தொழில், ஜனவரி 6-19, 1997.
6. 'உலகப்புக்ழ் பெற்ற சுவட்சர்லாந்து வாட்ச்சுகளின் வருகை' வளர்தொழில், ஜனவரி 6-19, 1997.
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