

CURRICULUM VITAE



1. **Name** : **Dr. K. Balasubramanyam**
2. **Designation** : **Associate Professor**
3. **Department** : **Commerce**
4. **Institution** : **Govt. Degree College for men,
Srikalahasti**
5. a) **Mailing Address** : **Dr. K.Balasubramanyam,
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c) **Phone No** : **91 – 9441978898.**
6. **Date of Birth & Age** : **25-04-1973., 52 years.**
7. **Nationality** : **Indian**
8. **Educational Qualifications** : **M.Com, Ph.D.**
9. **Experience** : a) **Research – 13 Years**
b) **Teaching – 16 Years**
10. **Areas of Specialization :**
□ **By Research** : **Accounting & Finance,
Entrepreneurship,**
□ **By Teaching** : **Accounting, Banking, Financial
Management&Marketing
Management.,**
11. **Articles Published** : **20**

S.No	Month, Year and Vol.of Publication	Name of the Publisher	ISSN /ISBN	Title of the Article
1	19 & 20 th July,2013	Government Degree College, Srisailam Project, Kurnool District.	978-93-82163-91-9	Educational System in India
2	22 & 23 August, 2014	Dept. of Commerce, Government Degree College, Zaheerabad, Medak District.	2231-1009	Empowering Financial Inclusion Through Financial Literacy
3	29-30 January 2015	Dept.of Commerce, Government Degree college, Siddipet, Medak District	2319-5789	Performance Appraisal Systems in Universities.
4	April-June 2015	International Journal of Academic Research	2348-7666	A Study on Khadi and Village Industries Sector
5	April-June 2015	International Journal of Academic Research	2348-7666	Development of Insurance Companies in India: FDI's Inflows Indian Insurance Sector: An analysis
6	June 2016	International Journal of Academic Research	2348-7666	Financial Inclusion through Micro Credit: Towards an Effective SHG Linkage
7	March, 2017	International Journal of Academic Research	2348-7666	Operational Problems of Micro Small and Medium Enterprises
8.	October, 2016	Dept.of Commerce, S.V. University, Tirupati	978-93-80509-84-6	Service Quality and Customer Satisfaction in Commercial Banks: A Study
9	November, 2016	Dept.of Commerce, S.V. University, Tirupati	978-93-80509-84-3	Growth and Performance of MSMEs
10	March 2017	Vaagdevi Publishers, Hyderabad, Newdelhi	978-93-85132-22-	Indian Higher Education:

			3	Challenges
11	March, 2020	ITSPublication, Delhi	978-93-90143-19-1	Commerce Education in India: Challenges & Recent Trends
12	7 & 9 th January, 2022	AIFUCTO XXXI Statutory Conference	2277-2405	Development of Higher Education in India Post Covid-19
13	2022	Government of Andhra Pradesh, Skill Development Course, Commerce Stream	2277-7881	Insurance Promotion
14	May 2022	Paramount Publishing House, New Delhi	978-93-93259-43-1	Globalisation and Small Scale Industries in India (p.No.28-36)
15	2022	Sri Prabha Graphics, Tirupati	978-93-5679-949-3	Prospects and Challenges of the Gig Economy in India.P,no.429-437
16	24 & 25 th March, 2025	International Journal of Emerging Technologies and Innovative Research	2349-5162	An Empirical Analysis of the Challenges and Opportunities of Rural Entrepreneurship(P .No. 548-552)
17	05,MAY 2022	YMER Journal	0044-0477	Role of Microfinance and Self-Help Groups in Financial Inclusion. (P.No.447-454)
18	6, June 2022	Dickensian Journal	0012-2440	Hurdles Need to be Crossed Towards Financial Inclusion in India
19	3, July 2022	IJRAR Journal	2349-5138	Trends, Opportunities and Challenges in Digital Economy of

				India.(P.No. 6569)
20	10, October 2022	GIS Science Journal	1869-9391	Comparative Analysis of Unit Linked Insurance Products of Different Companies.
21	7, July 2024	Organization Development Journal	0889-6402	Industrial Development through MSMEs – A Case Study of Chittoor District in Andhra Pradesh State.(P.No.100-114)
22	2, March 2025	JETIR Journal	2349-5162	An Empirical Analysis of the Challenges and Opportunities of Rural Entrepreneurship. (P.No. 548-552)
23	9, March 2026	IJESIRD Journal	2349-6185	Financial Sustainability Challenges and Opportunities for SMEs in Chittoor District: An Empirical Analysis (P.No. 11219-11228)
24	2, February 2026	IJRDET	2347-6435	Artificial Intelligence in Retail Customer Service: Enhancing Experiences and Operational Efficiency. (309-312)
25	23, March 2026	International Journal of Research in Management	2664-8806	Analysis of Financial Inclusion and the need for Agricultural Development.

				(P.No. 633-636)
26	2,February 2026	Journal of VYTAPENI	1210-1389	Influence of Mobile Payment Systems on Consumer Habits: Evidence from Tirupati. (P.No. 14-22)

**12.Commissionerate of Higher Education, Andhra Pradesh State
Council of Higher Education and Others Certificates:17**

S.No	Title	Organized By	Date/Period	Remarks
1	Content Development	Government of Andhra Pradesh, Commissionerate of Collegiate Education	2021	Content Developer and Master Trainer
2	Workshop	Commissionerate of Collegiate Education Hyderabad, Govt. of Telangana.	09 to 12, December 2014	HVPE
3	Refresher Workshop	Commissionerate of Collegiate Education Hyderabad, Govt. of Telangana.	18 th – 20 th April 2016	HVPE
4	GANANA	Commissionerate of Collegiate Education Hyderabad, Govt. of Telangana.	April 21 st 2016	MTS – Reorientation to TT Coordinators & Online Courses
5	E - SAMPADA	Commissionerate of Collegiate Education Hyderabad, Govt. of Telangana.	11 th & 12 th May, 2016	E-Content Development
6	Faculty Knowledge Sharing Progaram	ICFAI Business School, IIT, Warangal	4 th August, 2018	Faculty Knowledge Sharing Progaram
7	LMS	Government of Andhra Pradesh, Commissionerate of Collegiate Education	2020-21	e-Content Generation in Phase-I

8	Workshop	Quality Assurance Cell, Andhra Pradesh State Council of Higher Education, Mangalagiri.	11 th March 2024	On Academic Bank of Credits
	Online Faculty Development Program	Commissionerate of Higher Education, Dr.V.S.Krishana Govt. Degree & PG College, Visakhapatnam.	23 rd February 2026 to 13 th March 2026	Applications of Artificial Intelligence
9	Microsoft Certified	Microsoft Upskilling Programme, Govt. of AP and APSCH	October 14, 2022	365 Fundamentals

13.Books Published : 06

Sl.No	Year	Published by	ISBN NO	Title of the Book
1	2013	CreateSpace, An Amazon.com Company	9781499722888	Development of Small Scale Industries in Chittoor District and the Role of Indian Bank
2	2014	CreateSpace, An Amazon.com Company	978-1512340297	Managerial Economics
3	2014	CreateSpace, An Amazon.com Company	978-1514744178	Managerial Economics-II
4	2015	CreateSpace, An Amazon.com Company	9781500421687	Organisational Behaviour
5	2016	CreateSpace, An Amazon.com Company	978-1514743461	Price Out Decisions-The firm in Theory and Practice Investment Decisions
6	2018	CreateSpace, An Amazon.com Company	978-1512274929	Human Resource Management

14. Research papers presented in conferences /seminars and Workshops

S.No	Date	Topic of the Seminar & Sponsored by	Organized by	Title of the Paper
01	12 th December 2012	Preparation of Self learning Material (SLM) Seminar Sponsored by DDE, SVU.	DDE, S.V.University, Tirupati	Preparation of Self learning Material
02	19 th & 20 th July 2013	Reforms in Examination System at Under Graduate Level (UGC Sponsored Two Day National Seminar)	Government Degree College, Srisailem Project, Kurnool.	Educational System in India
03	6 th ,7 th September 2013	The Impact of MGNREGS on Rural Development, Two Day National Seminar Sponsored by (ICSSR &UGC)	Department of Economics, Government Degree College, Gajwel, Medak Dist.	The Impact of NREGA on Rural-Urban Migration Field Survey of Nellore Dist.
04	11 th August, 2014	Self Management	Department of Management Studies, Sri Venkateswara University, Tirupati	Self Anger Management Techniques
05	22 nd – 23 rd March 2014	Problems and Prospects of Micro, Small and Medium Enterprises in India (Sponsored by UGC & APSCHE)	Dept. of Commerce, S.V.University, Tirupati	Problems and Prospectus of Small Scale Industries in AP
06	22 nd – 23 rd August 2014	Financial Inclusion for Inclusive Growth: Opportunities and Challenges. (Two Day National Seminar Sponsored by UGC)	Dept. of Commerce, Government Degree College, Zaheerabad, Medak Dist.	Empowering Financial Inclustion Through Financial Literacy
07	26 th – 27 th Sept. 2014	Retail Marketing – Problems and Prospects (with UGC – SERO Grants)	Department of Commerce, Girraj Govt. College(A),	Problems and Prospectus of Retail Marketing in Chittoor.

			Nizamabad, Telangana State.	
08	27-09-2014	Recent Developments in the External Sector of Indian Economy(ESIE – 2014), Sponsored by UGC	Department of Economics, Govt. Degree & PG College, Puttur, Chittoor Dist., A.P.	Impact of Global Economic Crisis on Indian Economy: An Analysis.
09	30 th & 31 st July 2015	Opportunities & Challenges of Micro, Small and Medium Enterprises(UGC Sponsored Two Day National Seminar)	Department of Economics, Govt. Degree College, Srisailem Project, Kurnool Dist.	HR Management in MSMEs
10	29-30, January, 2015	Competency Mapping among College Teachers: Problems & Prospectus (UGC Sponsored Two Day National Seminar)	Dept. of Commerce, Govt.Degree College, Siddipet, Medak Dist.	Performance Appraisal System in Universities
11	9 th March, 2015	Changes in Insurance Business after Liberalization of Insurance Sector in India (UGC sponsored On Day National Seminar)	Dept. of Commerce, Govt.Degree College, Siddipet, Tuni	Changes in Insurance Business after Liberalization of Insurance Sector in India.
12	6 th – 7 th August, 2016	Service Quality and Customer Relationship Management Practices in 21 st Century: Emerging Issues and Challenges (ICSSR & UGC sponsored National Seminar)	Dept. of Commerce, S.V. University, Tirupati	Service Quality and customer Satisfaction in Commercial Bank – A Study.
13	28-29 December-2016	Implementation of Choice Based Credit System (CBCS) IN Higher Education Institutions(UGC Sponsored Two Day National Seminar)	Dept. of Commerce, Govt.Degree College, Siddipet, Siddipet, Medak Dist.	“Indian Higher Education Challenges”
14	24 th November	Emerging Trends in Social Sciences and	Dept. of Social Sciences,	Emerging Trends in Socio Economic

	, 2017	their Relevance in the Era. (Sponsored by Telangana State Council of Higher Education)	Kakatiya Govt.Degree College, Siddipet, Hanamkonda, Warangal Dist.	Sciences.
15	27 th February, 2017	Schemes and Fellowships for Teachers and Students in Higher Education Institutions in India (Organised by Dept. of Chemistry in Collaboration with Research Forum)	Dept. of Commerce, Govt.Degree College, Siddipet, Medak Dist.	Workshop
16	14 th March, 2017	Impact of Right to Information Act on Administration (TSCHE & ICSSR Sponsored Workshop)	Dept. of Public Administration, Govt. Degree & PG College – Siddipet, Siddipet District.	Workshop
17	29 th December, 2017	JIGNASA-2017	Dept. of Public Administration, Govt. Degree & PG College – Siddipet, Siddipet District.	Study Projects
18	29 th November 2017	Innovations in Indian Banking and Finance – Problems and Prospects (Sponsored by TSKC State Plan Budget -DRC)	Dept. of Commerce, Govt. Degree College – Hanamakonda, Warangal District.	Role of Commercial Banks on Small and Medium Enterprises Financing in India.
19	15 th February, 2020	Intellectual Property Rights Global Scenario (Sponsored by K.V.R Govt. College for Women(A),Kurnool	K.V.R Govt. College for Women(A). Kurnool	Intellectual Property Rights in AP
20	7 th to 9 th January, 2022	NEP-2020 & The Future of Higher Education – Post Covid Scenario (Organized by APGCTA, GCGTA-AP & ACTA-AP)	AIFUCTO XXXI Statutory Conference, S.V. University, Tirupati	Development of Higher Education in India Post Covid - 2019
21	26 th & 27 th August,	Gig Economy and Atmanirbhar Bharat:	Dept. of Commerce,	AP Economy: Challenges and

	2022	Challenges and Opportunities (Sponsored by ICSSR, New Delhi)	S.G.Govt. Degree &PG College – Piler, Chittoor District.	Opportunities
22	6-7 th July, 2022	Impact of COVID – 19 Pandemic on KSMEs: Challenges and Opportunities	Dept. of Commerce, Govt. Degree College, Srisailem Project, Kurnool District.	Globalization and Small Scale Industries in India
23	11 th to 13 th February, 2022	Food and Livelihood Security Among Scheduled Tribe People in India and Sustainable Management Practices(ICSSR Sponsored)	Dept. of Commerce, Government Degree College, Puttur	Livelihood of Scheduled Tribal and Socio-Economic Development in India
24	8 th & 9 th July, 2022	Digital Economy: Trends, Opportunities and Challenges in India(Organised by MS College of Commerce)	MS College of Commerce, Mount Shepherd Group of Institutions, T.Dasarahalli, Bangalore	Trends, Opportunities and Challenges in Digital Economy of India
25	24 th & 25 th March, 2023	Digital and Disruptive Technologies in India: Trends, Challenges and Opportunities(Sponsored by ICSSR)	Dept. of Commerce and Management,, Government Degree College(A), Ananthapuramu.	Impact of Technology on the Banking Sector
26	10 th & 11 th March 2023	Financial Inclusion of the Marginalized Sections in India: Emerging Issues and Challenges(Sponsored by ICSSR & APSCHE)	Dept. of Commerce, S.V.University, Tirupati	An Experimental Analysis of Financial Inclusion in India
27	24 th & 25 th March 2025	Empowering Rural Communities: Employment Opportunities and Transformative Strategies	Dept. of Economics, Silver Jubilee Govt. College, Kurnool	An Empirical Analysis of the Challenges and Opportunities of Rural Entrepreneurship
28	24 th & 25 th	Entrepreneurship and	Dept. of	The Effect of

	March, 2026	Start-ups in India: Opportunities, Challenges, and the Road Ahead	Economics, Silver Jubilee Govt. College, Kurnool	Regional Development and Urbanization
29	27 th & 28 th Feb, 2015	Contemporary Issues and Challenges of Banking and Financial Services in India. Two National Seminar sponsored by APSHE	Sree Vidyanikethan Institute of Management, A.RangampetChittoorDist	Retail Banking in India
30	9 th March, 2015	Changes in Insurance Business after Liberalization of Insurance Sector in India. One Day National Seminar Sponsored by UGC	Govt. Degree College, Tuni, East GodhavariDist	Impact Foreign Direct Investment in the Insurance Sector in India
31	10 th March, 2015	IQAC Sponsored State Level Workshop on Choice Based Credit System (CBCS) – A Perspective	Government Degree College, Puttur	Choice Based Credit System (CBCS) – A Perspective
32	18 th & 19 th March, 2015	Role of MSME Sector in Indian Economy, Prospects & Challenges. Two Day National Seminar Sponsored by UGC	MVS Govt. Degree College, Mahabubnagar, Telangana	Impact of Power Holiday on MSME Sector
33	20 th March, 2015	Emerging Trends in Services Sector in India. One Day National Seminar Sponsored by UGC	Dept. of Commerce, Yogi Vemana University, Kadapa	Liberalization policies on Service Sector
34	11 th & 12 th April, 2015	Entrepreneurship and Development of MSMEs. Two Day National Seminar, Sponsored by UGC-SAP DRS-II	Dept. of Commerce, S.V.University, Tirupati	Role of Banks in development of MSMEs
35	25 th -26 th	UGC Sponsored	Dept. of History,	Impact of

	July, 2015	National Seminar on Socio-Economic Factors influencing – environmental pollution, Biodiversity & Sustainable Development	Govt. Degree College, Nagari	Enviraonment Pollution for Sustainable Development
36	30 th & 31 st July, 2015	UGC Sponsored two - Day National Seminar on Opportunities & Challenges of MSMEs	Government Degree College, Srisailam Project, Kurnool Dist, AP	Impact of Power Holidays on MSMEs Enterprises
37	23 rd September, 2015	IQAC-UGC Sponsored One Day State Level Seminar on Economy, Environment and Sustainable Development	Visvodaya Government Degree College, Venkatagiri, SPSR Nellore Dist	Sustainable Development in Rural Area
38	30 th -31 st October 2015	UGC Sponsored two - Day National Seminar on Impact of MGNREGS ON Rural Development	Government Degree & PG College, Nagari, Chittoor Dist	The Impact of MGNREGS on the migration of labour from Rural Areas
39	29 th January 2016	ICSSR Sponsored National Seminar on Institutional Finance for the Development of SCs & STs in Andhra Pradesh	Government Degree & PG College, Nagari, Chittoor Dist	Role of financial Institutions in Development of SCs & STs
40	20 th August, 2016	ICSSR Sponsored National Seminar on Welfare and Development Schemes in the Socio-Economic Development of Scheduled Caste People in India	Government Degree & PG College, Nagari, Chittoor Dist	Welfare Development Schemes in AP for SCs
41	22 nd , 23 rd & 24 th October 2016	ICSSR Sponsored National Seminar on Non-Timber Forest Produce (NTFP) for Livelihood Security of Tribal Communities in India”	Government Degree & PG College, Nagari, Chittoor Dist	NTFP for livelihood security of tribal community in A.P
42	21 st & 22 nd	ICSSR Sponsored	Visvodaya	Development

	February 2017	National Seminar on Impact of Socio-Economic Development Schemes of Scheduled Tribes in India	Government Degree College, Venkatagiri, SPSR Nellore Dist	Projects threat to Tribal Livelihood in Independent India
43	10 th to 12 th March, 2017	UGC Sponsored – Three Day International Seminar on Corporate Social Responsibility	Dept. of Human Resources Management, ANU, Guntur	Corporate Governance Movement in India – A case Study on Status of Independent Directors in Indian Maharatna Companies
44	18 th & 19 th March 2017	UGC – SAP-DRS-II & ICSSR sponsored two days national seminar on Marketing of Financial Services (MoFS) – Trend and Strategies	Department of Commerce, S.V.University, Tirupati	Green Marketing of Financial Services
45	23 rd & 24 th March 2017	ICSSR Sponsored National Seminar on Impact of Welfare and Development Schemes on the Socio – Economic Development of Scheduled Tribes in India	Government Degree & PG College, Nagari, Chittoor Dist	Impact of Welfare and Development programmes on the Scheduled Tribes : A case Study of Chittoor Dist
46	25 th March	UGC Sponsored One - Day National Seminar on Human Rights and Ethical Values	Government Degree College, Rayachoty	Need for Human Rights
47	18 th & 19 th August 2017	ICSSR Sponsored two day National Seminar on Issues and Challenges of Digital Payment Systems in India	Government Degree College, Puttur	The Policy and Practice of Demonetization in India
48	27 th & 28 th October 2017	Indian Science Academies Lecture Workshop on Recent Advances in Bio-	Government Degree College, Puttur	Science Academies Lecture Workshop on Recent Advances in Bio-Sciences

		Sciences		
49	18 th to 20 th December 2017	AIFUCTO organization conference on Reforms in Higher Education: Challenges & Opportunities	Shirdi, Maharastra	Reforms in Higher Education : Challenges & Opportunities
50	23 rd & 24 th January, 2018	UGC Sponsored two - Day National Seminar on Marketing Trends in Virtual Era	SRR & CVR Government Degree College (A), Vijayawada, A.P	Marketing of Financial Services in India – A study
51	11 th March 2018	A National Seminar on Higher Educational System in then Light of Re-Organization of the States: Trends, Opportunities and Challenges	SRR & CVR Government Degree College (A), Vijayawada, A.P	Higher Education in India : Challenges and Opportunities
52	20 th & 21 st April 2018	ICSSR Sponsored two day National Seminar on GST in India – Implications	Dept., of Commerce, PVKN Govt., College (A), Chittoor	Impact of GST on Small Traders
53	24 th & 25 th January, 2019	UGC Sponsored two - Day National Seminar	S.V.University, Tirupati	Importance of Consumer Protection Act in India
54	29 th & 30 th March, 2019	ICSSR Sponsored Two day National Seminar	ICSSR	The Role of Digital Libraries in the Higher Education
55	27 th September 2019	National Seminar on NSETCMES	Department of Chemistry, Govt., Degree & P.G College, Puttur	Emerging Trends inn environmental Sciences
56	04 & 05, November 2019	ICSSR-SRC sponsored Two DayNational Seminar on Inclusive Growth Through Navaratnalu in Andhra Pradesh: Future Prospects and Challenges	Department of Commerce, Management & Computer Science, S.V.University, TPT	Ammavadi – Impact on enrollment of students in Primary Schools
57	7 th & 8 th February, 2020	Two Day NAAC sponsored National Workshop on Quality Initiatives and Evaluation Reforms to Assess HEIs –	Govt. Degree College for Women, Srikalahasti	Initiatives and Evaluation Reforms to Assess HEIs – The Role of IQAC

		The Role of IQAC		
58	28-29, February, 2020	ICSSR-SRC sponsored Two DayNational Seminar on User Perception and Expectations from Academic Libraries in Digital Information Society	Govt. Degree College (M), Srikalahasti	Marketing Strategies for Library and Information Services
59	10 th & 11 th March, 2023	ICSSR-SRC sponsored Two DayNational Seminar on Financial Inclusion of the Marginalized Sections in India : Emerging Issues and Challenges	Dept. of Commerce, Sri Venkateswara University, Tirupati	A study on Entrepreneurial Skill Development Among Women Through Self- Help Groups in Andhra Pradesh
60	24 th & 25 th March, 2023	ICSSR-SRC sponsored Two DayNational Seminar on Digital and Disruptive Technologies in India: Trends, Challenges and Opportunities	Department of Commerce and Management, Government College (M) Anathapuram	Digital Payment and Practices in Rural India : Issues and Challenges

(Dr. K. Balasubramanyam)