



DR.ANSA S

Passport:U2363535

Date of birth:15/05/1989

Place of birth:Kollam, Kerala

Nationality:Indian

Gender: Female

CONTACT

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WORK EXPERIENCE

From 02/06/2025 – 27/03/2026

Assistant Professor, Department of Commerce, Government Arts & Science College, Elanthoor, Pathanamthitta, Kerala

03/11/2023 – 02/08/2024

Assistant Professor, Dr.Palpu College of Arts & Science, Pangode, Kollam, Kerala

16/08/2017 – 05/09/2019

Assistant Professor Dr.Palpu College of Arts & Science, Pangode, Kollam, Kerala

EDUCATION AND TRAINING

12/11/2019 – 25/01/2024

Ph.D in Commerce University of Kerala

Field of study: Finance, banking and insurance **Thesis** Bancassurance Practices in Kerala- A Perspective study on Bankers and Customers of selected banks

16/07/2014 – 15/06/2015

M.Phil (Commerce) University of Kerala

Thesis: A Case study on successful first generation entrepreneurs in Kerala

30/04/2013

UGC NET with JRF

Commerce – University Grants Commission

04/06/2011 – 10/07/2013

M.Com (Finance) University of Kerala

First Rank from University of Kerala, 2013

Address: Government College, Attingal, Thiruvananthapuram, Kerala, India

17/08/2006 – 31/03/2009

B. Com University of Kerala

Address: St.John's College, Anchal, Kollam, Kerala, India

HONOURS AND AWARDS

31/07/2013: University of Kerala

M.COM FIRST RANK

SECOND PRIZE ON INTER COLLEGIATE COMMERCE QUIZ

COMPETITION held on 2012 at Govt. College, Nedumangadu, Thiruvananthapuram, University of Kerala.

PUBLICATIONS

2023

Bancassurance Practices: A perspective study among bankers and customers in Kerala

IOSR Journal of Business and Management (IOSR-JBM) e-ISSN:2278-487X, p-ISSN: 3 (October. 2023), PP 21-28.

2022

Work from Home: Boon or Bane to employees?

Journal of positive school psychology. SCOPUS INDEXED JOURNAL.Vol.6.No.3,2022. ISSN: 7632-7640.

2022

An exploratory analysis of business performance of the Life Insurance sector during pandemic period

Management Researcher. Vol. XXVIII No.2.Apr-Jun 2022.ISSN: 2230-8431.

2020

Trends in Bancassurance practices –A performance review of SBI Life Insurance Company

UGC CARE GROUP – I Journal “Mukt Shabd”.Volume IX Issue IV(S) 2020-4. ISSN No

2019

Performance Evaluation of SBI Life Insurance Company

proceedings of Five-day workshop on financial econometrics from 15th to 19th October, 2019 at Government College, Attingal, University of Kerala. ISBN: 978-81-936576-7-6.

2015

Pradhan Mantri Jan Dhan Yojana: Financial Inclusion through a new face,

Research Journal “Misbah” (Vol.12, No.12, January 2015). ISSN: 0976-2523, Published by Research Forum, M.E.S. College, Nedumkandam. pp no.25-32.

2014

SMEs under Globalization: Major Issues and Challenges

ISBN: 978-81-8371-671-0, Published by Scitech Publication (India) Pvt.Ltd. Chennai. pp no. 187-189.

CONFERENCES AND SEMINARS

20/01/2020 – 22/01/2020 Department of Commerce, School of Business management and Legal Studies, University of Kerala

Three-day international seminar on “Business models – Government borrowings and sourcing finance for scaling business operations”

Presented a paper titled Keeping Business Transparent – Reapproachment in Indian Tax Mechanism.

28/12/2019 – 29/12/2019 Department of Accounting, Jai Narain Vyas University, Jodhpur, Rajasthan

42nd All India Accounting Conference & International Seminar on Accounting Education & Research

Presented a paper titled Transition to Indian Accounting Standards: Challenges and Opportunities

13/02/2020 – 14/02/2020 Mahatma Gandhi College, Thiruvananthapuram

National seminar on Environmental Accounting and Green Practices in Business

Presented a paper titled Trends in Bancassurance Practices – A Performance Review of SBI Life Insurance Company.

09/02/2023 – 10/02/2023 P.G Department Commerce, Newman College, Thodupuzha

International Research Conference

Presented a paper titled Impact of Bancassurance on Banking Sector in India.

26/09/2014 – 27/09/2014 Scott Christian College (Autonomous), Nagercoil

Impact of Globalization in the performance of Micro and Small enterprises in India

Presented a paper titled SMEs under Globalization: Major Issues and Challenges.

15/11/2014 – 15/11/2014 Department of Commerce and Management, University of Kerala

Human Capital and Indian Economy- Planning for Development

Presented a paper titled Human Capital in India: Major Challenges Ahead.

19/11/2014 – 21/11/2014 M.E.S College, Nedumkandam

National seminar on “Financial Inclusion- Issues & Challenges in the Emerging economy

Presented a paper titled Pradhana Mantri Jan dhan Yojana: Financial Inclusion through a new face.

25/09/2014 – 26/09/2014 S.D. College, Alappuzha

National Seminar on “Challenges and Prospects in Finance and financial Services

Presented a paper titled Banking Schemes: Role in Women Empowerment

27/12/2014 – 29/12/2014 KIIT University, Bhubaneswar

67th All India Commerce Conference 2014 of Indian Commerce Association

Presented a paper titled A Comparative Study on Job Satisfaction among the Employees of LIC & ICICI Prudential Life Insurance.

08/06/2015 – 09/06/2015 Department of Commerce and Management, University of Kerala

Two Day National Seminar on “Sustainable development and Kerala economy

Presented a paper titled Role of Micro finance in Economic Empowerment of women.

LANGUAGE SKILLS

MOTHER TONGUE: Malayalam

Other language(s):

English, Hindi, Tamil

DIGITAL SKILLS

Accounting Software: SAP FINANCIAL ACCOUNTING & CONTROL (S/4 HANA)

Microsoft Office package: Microsoft Word, Excel, PowerPoint, Access

IBM Statistical package for Sciences (SPSS)