

NIRMALA COLLEGE FOR WOMEN (AUTONOMOUS)

COIMBATORE

STAFF PROFILE

NAME : Dr. MILY WILLIAMS
DESIGNATION : Assistant Professor
DEPARTMENT : Commerce PA and Department of Commerce with
Business
QUALIFICATION : Ph.D
EXPERIENCE : 6yrs 9months
AREAS OF SPECIALIZATION : Finance
E-MAIL : 16milywilliams@gmail.com
ACADEMIC QUALIFICATIONS :

DEGREE	YEAR OF COMPLETION	NAME OF THE INSTITUTION	CLASS
Ph.D	2016-2019	PSGR Krishnammal College for Women	
M.Phil	2014-2015	PSGR Krishnammal College for Women	I Class
M.Com	2012-2014	Nirmala College for Women	I Class
B.Com	2009-2012	PSGR Krishnammal College for Women	I Class
HSC	2009	PSGR Krishnammal Girls Hr Sec School	I Class
SSLC	2007	PSGR Krishnammal Girls Hr Sec School	I Class

ADDITIONAL QUALIFICATIONS:

DIPLOMA/ VOCATIONAL/ CERTIFICATION	AREA OF SPECIALIZATION	NAME OF THE INSTITUTION/ UNIVERSITY/ AGENCY	YEAR

RESEARCH GUIDANCE:

PROGRAMME	NO. OF SCHOLARS	
	COMPLETED	PURSUING
Ph.D		1
M.Phil		

RESEARCH PUBLICATIONS:

INTERNATIONAL:

1. "A Study on Consumer Behaviour towards Beauty Industry using AR Mobile Application" International Journal for Multidisciplinary Research, August 2025, Vol 7, Issue 4, E-ISSN :2582-2160.
2. "Risk Analysis of Public and Private Sector Banks in India" YMER, August 2024, Vol 1, Issue 1, ISSN :0044-0477 UGC care.
3. "The Association of Resource Deployed of Selected Public Sector Banks in India". ISBN 9788195590780, Feb 2023
4. "Comparison of the Capital Adequacy of Select Commercial Banks in India" International Journal of Humanities & Sciences, March 2021, Vol 23, Issue 08
5. "The Effect of Perceiving Users of Digital Banking," Our Heritage, February 2020, Vol 68, Issue 33, ISSN :0474-9030 UGC care.
6. "A study on profitability of select IT Companies in India", A Journal of Intercontinental Management Research Consortium, September 2019, Vol 8, Special Issue 1, ISSN :2321-0354. Impact Factor 6.312
7. "Impact of CRAMEL Ratios on Profitability of Select Banks in India", A Journal of Intercontinental Management Research Consortium, September 2019, Vol 8, Special Issue 1, ISSN :2321-0354. Impact Factor 6.312
8. "A Study on Challenges of Rural Women entrepreneurship" International Journal of Exclusive Management Research Special Issue 2018, ISSN 2249-2585.
9. "Earning and Liquidity Performance of Select Commercial Banks in India". Research review international Journal of Multidisciplinary 2018 Special Issue ISSN 2455-3085.
10. "Capital Adequacy of Select Public and Private Banks in India – A comparative study". International Journal of Research in Finance and Marketing 2018, Vol 5, Issue 6 ISSN 2278-4497.
11. "Management efficiency of select Public and Private Bank in India- A Comparative Study". Researchers World – Journal of Arts, Science & Commerce Vol. 8, Issue 3(6), 2017, ISSN 2231-4172.
12. "Earning Quality of select Public and Private Bank in India- A Comparative Study". International Journal of Management and Commerce 2017, Vol.4, Issue 8, ISSN 2348-9766.

13."Asset Quality of Select Public and Private banks in India – A comparative Study" GE-International Journal of management research. 2016, Vol.4, Issue 10, ISSN 2321-1709.

14."Resource Deployment of select Public and Private Banks in India – A comparative study". Quest International Multidisciplinary Research.2016, Vol .5, Issue 5, ISSN 2278-4497.

15.“Capital Adequacy of select Public and Private Banks in India – A Comparative Study”. International Journal of Research in Finance & Marketing 2016, Vol.6 Issue 2, ISSN 2231-5985.

NATIONAL:

1. "A Study on Short - Term and Long –Term solvency of Nestle Pvt Ltd". Indian Journal of Applied Research Vol 4, Issue 10 ISSN 2249-555X.

Other Publications (Proceedings)

1. National Conference Proceedings on “Revolutionizing Commerce Education: Leverage Artificial Intelligence for Business Innovation” Title “A Study on Influence of AR on Consumer Purchasing Decision in the Beauty Industry – An Empirical Study”. 10 ISBN No. 978-81-984398-9-5.

PRESENTATIONS IN CONFERENCE:

INTERNATIONAL:

- 1) International Conference on “Contemporary Issues and Challenges of Indian Business in Global Scenario” Title Commercial Banks Financial Assistance to Women Entrepreneur SNR Sons college Coimbatore 20.02.2015.
- 2) International Conference on “The Secret of Business Success” Title Financial Performance of Selected Public and Private Sector Banks in India – A CRAMEL Analysis. Morappurkongu college of Arts and Science Coimbatore 09.02.2017.
- 3) International Conference on “Recent Trend in Digital Marketing in the Global Business” Title Effectiveness of Digital Marketing in the Challenging Age. Sourashtra College, Madurai 24.02.2017.
- 4) International Conference on “Pros and Cons of GST in India” Title Impact of GST on various Sector and Challenges for GST Implementation. Bharathidasan College of Arts and Science, 11.08.2017.
- 5) International Conference on “New Digital Economy in India- Challenges & Opportuties” Title Digital India- A Platform for the Development of Rural India. Rathinam College of Arts and Science, 18.08.2017.
- 6) International Conference on “New Digital Economy in India- Challenges & Opportuties” Title Digital India- A Platform for the Development of Rural India. Rathinam College of Arts and Science, 18.08.2017.
- 7) International Conference on “Impact of Digital Economy in India” Title Effect of Digital Economy in India. Bharathidasan College of Arts and Science, 12.09.2018.
- 8) International Conference on “Recent trends in Marketing Technology” Title A study on Role and Impact of E- Banking in Indian Economy. Morappurkongu college of Arts and Science Coimbatore 19.09.2018.
- 9) International Conference on “Recent trends in Marketing Technology” Title Earning and

Liquidity Performance of Select Commercial Banks in India. Sankara College of Arts and Science. Coimbatore 26.09.2018.

- 10) International Conference on “Recent trends in Marketing Technology” Title Impact of CRAMEL Ratios on Profitability of Select Banks in India. Nirmala College for Women. Coimbatore 26.09.2019.
- 11) International conference on Contemporary Approaches in Science & Humanities: Future Prospects [ICCASH -2023]. Title The Association of Resource Deployed of Selected Public Sector Banks in India. Nirmala College for Women, Coimbatore, 02.02.2023 & 03.02.2023.
- 12) International Conference on “Women’s Equality, Protection, and Empowerment” Title A Study of Impact of Economic Empowerment – Indian Economy. Nirmala College for Women. Coimbatore 24.08.2024-26.08.2024.
- 13) International Conference on “Sustainable Business and Technology” Title A Study Consumer Behaviour towards Augmented Reality technology in the Beauty Industry. EuroMid of Business & Technology & The American University 29.09.2025-1.10.2025.

National

- 1) National Conference on “Revolutionizing Commerce Education: Leverage Artificial Intelligence for Business Innovation” Title A Study on Influence of AR on Consumer Purchasing Decision in the Beauty Industry – An Empirical Study. PSGR Krishnammal College for Women, Coimbatore, 4th February 2025.
- 2) ICSSR – SRC Hyderabad sponsored A two days National Seminar on Transformation of UPI in Digitalizing Micro Business – Pan India of Vision Viksit Bharat @2047 Title “A Study on Evolution and Impact of UPI in Micro Business in India” Sri Krishna Arts and Science College, Coimbatore, 30.01.2025 & 31.01.2025.
- 3) National Conference on “Reinvigoration of Management Practices among Indian Companies for Sustainable Growth of Indian Economy” Title Tele- Marketing Karpagam University Coimbatore 25.09.2014.
- 4) National Conference on “Intergrated marketing strategy in Emerging Economies” Title Green Marketing AJK College for Arts and Science Coimbatore 25.09.2014 & 26.09.2014.
- 5) National Conference on “Corporate Ethics and Business Sustainability” Title corporate Social Responsibility Dr. N.G.P Arts and Science college Coimbatore 30.09.2014.
- 6) National Seminar on “Strategies for Enhancing competitiveness of Indian Corporate Sector” Title Strategies for Enhancing Green Banking in India ST. Xavier’s College Palayamkottai 08.02.2015.
- 7) ICSSR Sponsored Two Day National Seminar “Rural Women Entrepreneurship Skill Development in India” Title Role of Women in Business Planning PKR Arts and Science College Gobichettipalayam 22.09.2016 & 23.09.2016
- 8) National Seminar on “Rural Entrepreneurship – A Pedestal for inclusive growth through strategic innovation” Title A study on challenges of Rural Women Entrepreneurship PSGR Krishnammal college for Women 13.02.2018.

PARTICIPATION IN CONFERENCES:

NIL

PARTICIPATION IN SEMINARS:

- 1) NAAC sponsored National Seminar on Quality sustenance and Enhancement prospect for

- attaining Global Standards Nirmala College for Women.
- 2) “Third Eye on Education – Post Covid 19” Nirmala College for Women 27.05.2020
 - 3) “Business opportunities and challenges –Covid 19” Nirmala College for Women 04.06.2020
 - 4) Women’s Health Nirmala College for Women 10.07.2020

PARTICIPATION IN WORKSHOPS:

- 1) UGC Sponsored National level Workshop on Research Methods in Commerce and Management 25.02.2016 & 26.02.2016 PSGR Krishnammal College for Women.
- 2) Technical Workshop on Intellectual Property Right 15.11.2017 & 16.11.2017 Sri Ramakrishna college of Arts and Science.
- 3) UGC Sponsored National level Workshop on Advanced Research Methods in Commerce and Management 1.03.2017, 2.03.2017 & 03.03.2017 PSGR Krishnammal College for Women.
- 4) Revised Guidelines for the Accreditation Process of NAAC, Funded under the UGC PARAMARSH Scheme, The Internal Quality Assurance Cell, Nirmala College for Women, Coimbatore, 22.02.2020.
- 5) Revised Guidelines for the Accreditation Process of NAAC, Funded under the UGC Autonomous Grant, The Internal Quality Assurance Cell, Nirmala College for Women, Coimbatore, 07.03.2020.
- 6) Innovative Eco-Systems, Incubation Centres and Start-Ups for Higher Education Institutions, Under UGC Autonomous Grant, The Internal Quality Assurance Cell, Nirmala College for Women, Coimbatore, 19.03.2020.
- 7) Best Practices in Governance and Leadership, Funded under the UGC PARAMARSH Scheme, The Internal Quality Assurance Cell, Nirmala College for Women, Coimbatore, 07.03.2020.
- 8) One week FDP Workshop on E Content Skill Development, Nirmala College for Women, Coimbatore, 14.06.2021-19.06.2021.
- 9) National Level technical online workshop on Intellectual property Rights, G.T.N arts College, dindgal, 21.6.2021-22.6.2021.
- 10) Best Practices and Evolving benchmarks in Higher Education Institution, Funded under the UGC PARAMARSH Scheme, The Internal Quality Assurance Cell, Nirmala College for Women, Coimbatore, 28.06.2021.
- 11) A Venture into incubation centers and starts ups for life sciences under star College scheme DBT Government of India, Nirmala College for Women, Coimbatore, 04.06.2021.
- 12) National Level Online workshop on Chatgpt for Academics, St. Joseph’s College, Tiruchirappalli. 21.06.2023.
- 13) Online Workshop on “Basic Artificial Intelligence Tools”, Scared Heart College, Thevara, Kochi. 26.05.2024
- 14) Training of Trainer Program on BIG DATA TECHNOLOGIES Conducted Future Skills PRIME’ 08.08.2023-17.08.2023.
- 15) Online Workshop on “Basic Artificial Intelligence Tools”, Scared Heart College, Thevara, Kochi. 26.05.2024.
- 16) Three – Day International Workshop on Animation Tools, KAPI Women College of Education, Madurai, in Collaboration with Acumen Foundation & Seva Academy, 25.06.2024-27.06.2024.
- 17) Online Workshop on “Khagol Vijana :Scientific Approach of Indian Knowledge System”,

Mangalmay Institute of management Technology Noida, 31.05.2025.

PARTICIPATION IN ORIENTATION PROGRAMME/ INDUCTION PROGRAMME/ SHORT TERM COURSES:

- 1) HP LIFE online Course Cash Flow.
- 2) NPTEL- Completed Financial statement Analysis and Reporting.
- 3) Completed National Level Short Term Course on Graphic Design conducted by St.Mary's College, Thoothukudi, Tamil Nadu.

PARTICIPATION IN FACULTY DEVELOPMENT PROGRAMMES:

- 1) One Days Faculty Enrichment Program on Generative AI in Higher Education: Emerging Tools and Future Direction, Organized by IQAC of Nirmala College for Women, Coimbatore, 06.02.2026.
- 2) Five Days Faculty Development Program on "Structural Equation modelling using SmartPLS4", Organized by Hensard university, Nigeria, 23.06.2025-27.06.2025.
- 3) Five Days Faculty Development Program on "Outcome Based Education, binary Accreditation & usage of AI", Organized by St. Mar Centenary Degree College, Secundrabad, Telangana 23.06.2025-27.06.2025.
- 4) Six Days Faculty Development Program on "Futuristic Pathways in technology and Computational Methodologies", conducted by Fuzzy Byte Association, Mary Matha College of Arts & Science, Theni,06.01.2025-06.01.2025.
- 5) One day International Faculty Development Program on "Learning Outcome Based Curriculum Frame Work in the Context of NEP" Nirmala College for Women, Coimbatore, 4.12.2024.
- 6) Four Days Faculty Development Program on "Programming for Data Analysis". Conducted by Electronics & ICT Academy, C-DAC Hyderabad, 20.11.2024-24.11.2024.
- 1) Nine Days International Faculty Development Program on "Digital Marketing", MIT Arts Commerce & Science College Maharashtra, 27.05.2024 -31.05.2024.
- 2) Six Days Online Faculty Development Program on "outcome Based Education", Mangalmay Institute of Management and Technology Greater Noida, Uttar Pradesh.20.05.2024-25.05.2024.
- 3) One-week online Faculty Development Program on "Effective teaching Pedagogy: Strategies for Engaging and Empowering Learners" CT University, Luddhiana, Punjab.11.03.2024-17.03.2024.
- 4) Nine Days Faculty Development Program on "Global Business Foundation Skills, Infosys BPM LTD at Mangaluru 29th.08.2023 to 6.09.2023.
- 5) Faculty Development Programme on "Digital Age Pedagogy" Organized by IQAC, 16.06.2023.
- 6) Five Days International Online Faculty Development Programme on "Outcome Based Education", Tamil Nadu teachers Education University Dr. M.G.R Educational and Research Institute, 05.06.2023-09.06.2023.
- 7) Five Days Faculty Development Program on Education 5.0, Dr. M.G.R. Educational and Research Institute, Chennai.15.05.2023 to 19.05.2023.

- 8) Five Days International Faculty Development Program on “Teaching Pedagogy and life Skill Management, Hindustan College of arts & Science, Coimbatore. 27.03.2023 to 31.03.2023.
- 9) Nine Days Faculty Development Program on “Collaborative Research Practices in Modern Era” Association of Indian Universities & *AMET University*, 13.02.2023 and 21.02.2023.
- 10) Seven Days National Virtual Faculty Development Program on “Ethics in Research Methodology” KG College of Arts & Science, Coimbatore, 19.12.2022 to 26.12.2022.
- 11) Three Days Faculty Development Program on Sourcing & Procurement” Conducted by Infosys BPM Ltd, Bharathiar University, Coimbatore, 25.05.2022-27.05.2022.
- 12) One Week Faculty Development Program on “Digital Skills for Smart Teaching” *Don Bosco College*, Manipur, 14.06.2021 and 19.06.2021.
- 13) Faculty Development Program on “Digital Design Pedogogy Skill Training” *Virudhunagar Hindu Nadar’s Senthikumara nadir College*, *Virudhunagar*, 12.08.2021 and 13.08.2021.
- 14) Faculty Development Program on “E-Content Making” *Servite arts and science college for women*, karur, 22.06.2020 to 26.06.2020
- 15) Faculty Development Program on “Research Capacity Building” under UGC scheme STRIDE Component-1 *V.O Chindambaram College*, Thoothukudi, 15.06.2020 to 17.06.2020.
- 16) Faculty Development Program on “Application of Statistical Tools in SPSS” *Sri Kanyaka Parameswari arts and science college for women*, chennai, 06.06.2020 to 12.06.2020.
- 17) Faculty Development Program on “Web of Sciences- Discovery Starts Here” *PSGR Krishnammal College for women*, Coimbatore, 03.06.2020.
- 18) Faculty Development Program on “Advance Data Analysis using Spreadsheet” *Kristu Jayanti College*, Bengaluru, 02.05.2020 to 09.05.2020.
- 19) Faculty Development Program on “Innovative Teaching Strategies” *Curriculum Development Cell, Nirmala College for Women*, Coimbatore, 30.10.2019.

CONFERENCE/ SEMINAR/ WORKSHOP ORGANIZED:

- [1] Webinar Organised on “Investment Alternatives” on 28.10.2022
- [2] Webinar Organised on Investment Awareness Program on National Stock Exchange on 07.02.2025.

INVITED SPEAKER/ SESSION CHAIR- CONFERENCE/ SEMINAR/ WORKSHOP:

- 1) Acted has a Resource Person in KPR College of Arts and Science on topic Bailment and Pledge 24th Feb 2025.

BOOK PUBLICATIONS:

- [1] Data Base Programming in Business Analytics Nirmala College for Women, Coimbatore ISBN 9788-199-349-599

[2] Basic of Business Analytics Nirmala College for Women, Coimbatore ISBN 978-93-342-1783-4

[3] Business Data Mining (Questionnaire) Nirmala College for Women, Coimbatore ISBN 978-8198-291-028

[4] Earning and Risk Taking of Commercial Banks in India. LAMBERT Academic Publishing ISBN 978-620-7-45719-9

MEMBER IN BOARD OF STUDIES:

[1] NIL

EDITORIAL/ REVIEW BOARD MEMBER:

[1] NIL

MEMBERSHIP IN PROFESSIONAL BODIES:

[1] Editorial Board Member for the "Journal of Intercontinental Management Research Consortium".

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