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Educational Qualification :

- M.com-Finance in Commerce, Calicut University Campus, Thenhipalam, Malapuram - 2009
- NETDecember 2011

Professional Experiences:

- Nehru Arts and Science College, Kanhangad FEBRUARY 2022-present
Assistant Professor, P.G Department of Commerce
- Nehru Arts and Science College, Kanhangad [2010-2012][2013-2022]
Guest Lecturer , Department of Commerce
- Govt Arts And Science College , Kasaragod.....June 2013-October2013
Assistant Professor, Department of Commerce
- MIC Arts and Science College, Chattanchal..... December 2012-march 2013
Assistant Professor, Department of Commerce

Article Published in Journals

- Ramya K , Sabitha A, “**A study on Financial literacy among Unemployed Womens in Rural Area with Special Reference to Kasaragod District**”, International Journal Of Social Science Research Review November 2017
- Ramya K, **Endorsement: Impact On Consumer Buying Behaviour With Special Reference To Kasaragod District**”- International Journal Of Research and Analytical Review FEBRUARY 2019
- Ramya K, Sabitha A, “**A study on Awareness of Investors and General Public towards Capital Market with Special Reference to Kasaragod District**”, International Journal Of Multi Disciplinary Educational Research April 2021

Certificate courses

- Online Course on Marketing Management -The University of New Mexico, through Coursera
- Online Course on International Business -The University of New Mexico, through Coursera

Positions held others.....

- ❖ Invigilator of Kerala Public Service Commission Examination .
- ❖ Chief Examiner , Kannur University B.Com and M.Com Centralized Valuation Camp.
- ❖ External Examiner of Kannur University B.Com and M.com project viva examinations.

