



Anand Nagar, Krishnankoil - 626126, Srivilliputtur (via), Virudhunagar District, Tamilnadu.

**APPLICATION FOR ADMISSION TO Ph.D. PROGRAMMES**

Date of Application:30-08-2024

Department	BUSINESS ADMINISTRATION	Application No.	20240006
Area of Research	MARKETING	Research Mode	PART TIME

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**Date of Birth / Age** :26-05-1992 / 32 Years  
**Gender** :FEMALE  
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S SHANMUGAPRIYA  
13-07-2024

*S. Shanmuga Priya*

<b>Father's/Husband's Name</b>	R.SEKAR (LATE)	<b>Father's/Husband's Occupation</b>	SUPERVISOR
<b>Family Income</b>	1,00,000	<b>Residential Type</b>	URBAN
<b>Birth Place</b>	RAJAPALAYAM	<b>Mother Tongue</b>	TAMIL
<b>Religion</b>	HINDU	<b>Martial Status</b>	SINGLE
<b>Aadhaar No.</b>	949874717216	<b>PAN No.</b>	EPBPS0899H
<b>Physically Challenged</b>	NO	<b>Type of Disability</b>	-
<b>Address for Communication:</b> 279 CHINNA SURAIKAI PATTI STREET RAJAPALAYAM VIRUDHUNAGAR DISTRICT TAMILNADU INDIA Pin-626117		<b>Permenant Address:</b> 279 CHINNA SURAIKAI PATTI STREET RAJAPALAYAM VIRUDHUNAGAR DISTRICT TAMILNADU INDIA Pin-626117	

Qualification						
Degree	Discipline	College/university	Year Passed	AVG/CGPA	Class	Mode
M.PHIL	MANAGEMENT	MADURAI KAMARAJ UNIVERSITY	2017	71.6%	FIRST	REGULAR
MBA	MBA	KALASALINGAM UNIVERSITY	2014	8.31	FIRST CLASS WITH DISTINCTION	REGULAR
B.COM(CA)	COMMERCE WITH COMPUTER APPLICATIONS	MADURAI KAMARAJ UNIVERSITY	2012	6.88	FIRST	REGULAR

Experience				
Organization	Designation	Experience From	Experience TO	Work Nature
A.K.D.DHARMA RAJA WOMENS COLLEGE, RAJAPALAYAM	ASSISTANT PROFESSOR	2017-12-27	1970-01-01	PROFESSOR

Payment Details				
Transaction ID	Reference	Date of transaction	Amount	Status

20240006_240916171957	ZHD5P9T0175UCT	16-09-2024	600	SUCCESS
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# COMPARATIVE STUDY OF DIGITAL PAYMENT IN RURAL AND URBAN AREAS IN VIRUDHUNAGAR DISTRICT

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## Abstract

This study comparatively analyses digital payment adoption in rural and urban areas. The rapid digitisation of financial services in India, driven by initiatives such as Digital India, has brought about significant changes in the payment landscape. However, the disparity in the adoption of digital payment methods between rural and urban areas remains a serious issue. This research aims to explore these differences and identify the key factors influencing digital payment usage in both settings. By employing a descriptive and comparative research design, primary data was collected through surveys and interviews with residents of selected rural and urban areas. The study analyses the influence of various demographic factors, such as age, education, income and digital literacy, on the adoption of digital payment methods. The findings show a marked difference in digital payment adoption between rural and urban areas, with adoption rates being higher in urban areas. The key factors contributing to this disparity include differences in digital literacy, access to technology and awareness of digital payment systems. The study concludes that bridging the digital divide requires targeted interventions, including increasing digital literacy in rural areas, improving infrastructure, and raising awareness about the benefits of digital payments. These findings have important implications for policymakers and stakeholders working towards a more inclusive digital economy.

**Keywords:** Digital payments, rural-urban divide, digital literacy, financial inclusion, digital economy, India.

## Introduction

The rapid advancement of technology has revolutionized the way financial transactions are conducted worldwide. Digital payment systems have emerged as a cornerstone of this transformation, offering convenient, secure, and efficient alternatives to traditional cash-based transactions. However, the adoption and impact of digital payments vary significantly between rural and urban areas, presenting a complex landscape of opportunities and challenges. This comparative study aims to explore the nuances of digital payment usage in rural and urban settings, examining the factors that influence adoption rates, the benefits and drawbacks experienced by users, and the broader economic and social implications of this technological shift. In urban areas, digital payment systems have

generally seen widespread adoption and integration into daily life. The high population density, better technological infrastructure, and greater exposure to digital technologies in cities create a fertile ground for the growth of digital payment platforms. Urban dwellers often have access to a wide range of digital payment options, including mobile wallets, contactless card payments, online banking services, and QR code-based systems. The convenience of these methods aligns well with the fast-paced urban lifestyle, allowing for quick and seamless transactions in various settings, from retail stores and restaurants to public transportation and e-commerce platforms.

Conversely, rural areas often face significant challenges in the adoption and utilization of digital payment systems. Limited access to reliable internet connectivity, lower smartphone penetration and a lack of technological literacy among some segments of the population can hinder the uptake of digital payment solutions. Additionally, the prevalence of informal economies and cash-based transactions in many rural communities may create resistance to change. However, it is important to note that the rural landscape is not homogeneous, and some rural areas have made substantial progress in embracing digital payments, particularly where government initiatives and private sector efforts have focused on bridging the digital divide.

Whether people in rural or urban locations have access to financial services is a major determinant in their propensity to use digital payment methods. Because of the greater concentration of banks and other financial organisations in urban areas, people living there have better access to traditional banking services and consequently, digital payment methods. Conversely, the shift to digital payment methods may be more difficult in rural regions due to the decreased availability of financial services. Agent banking networks and mobile money services that can function with minimum infrastructure are two examples of how financial technology businesses have responded to this problem with creative solutions that are well-suited to the demands of rural areas. The benefits of digital payments are manifold in both rural and urban contexts, with varying degrees of impact. In urban areas, digital payments contribute to increased efficiency in business operations, reduced transaction costs, and enhanced financial tracking for individuals and enterprises alike. The integration of digital payments with other smart city initiatives can lead to improved public services and urban planning. For rural areas, the potential benefits are equally significant, if not more transformative. Digital payments can facilitate access to formal financial services, enable remote transactions, and reduce the risks associated with carrying cash over long distances. This can be particularly impactful for rural businesses and farmers, enabling them to participate more effectively in broader market economies.

## **Objectives of the study**

1. To compare digital payment in rural and urban areas.
2. To analyze the impact of socio-economic factors on the usage of digital payments in rural and urban areas.
3. To evaluate the impact of digital literacy on the usage of digital payment systems
4. To assess the correlation between infrastructure availability (internet, banking facilities) and the effectiveness of digital payment systems.
5. To investigate the impact of government initiatives in promoting digital payments across rural and urban areas.

**RESEARCH DESIGN:** -The research design will be used in this study is both ‘Descriptive’ and ‘exploratory’.

## **Source of the Samples**

A primary data set has been utilized in this study's analysis. The following list provides a quick overview:

### **Primary Data**

The primary sources of primary data are all UPI users hence, the need for a web-based application (a form). Questionnaires have been used to collect primary data for this research project.

### **Secondary data**

A secondary data set is a compilation of information derived from a primary set. There are a lot of records in this category. Secondary data can be found in a variety of places, including books and journals, the internet, and official government records.

## **SAMPLE AND SAMPLING TECHNIQUE:**

**Sample-** 300

**Sampling Technique:** It will be selected through random method among residents of both urban and rural areas to gather data on their usage, preferences and challenges related to digital payments. It will be used in our study is Non-Probabilistic Convenient Sampling.

**Sampling Unit:** Sampling frame is the representation of the elements of the target population. Sampling unit of our study will be in Virudhunagar district .

## **IMPLICATIONS**

The implications of this study on the comparative analysis of digital payment adoption in rural and urban areas are multifaceted. The findings highlight the significant digital divide that exists between these regions, with urban areas showing higher adoption rates due to better infrastructure, higher digital literacy, and greater awareness. This disparity suggests a need for targeted policy interventions to enhance digital literacy and infrastructure in rural areas. The study's results can inform policymakers, financial institutions, and technology providers in designing inclusive strategies that address the unique challenges faced by rural populations. Moreover, bridging this digital gap can contribute to greater financial inclusion, economic growth and social empowerment, particularly in underdeveloped regions.

### **Chapter Outline**

Chapter 1: Introduction

Chapter 2: Review of Literature

Chapter 3: Research Methodology

Chapter 4: Data Analysis and Interpretation

Chapter 5: Findings, Conclusions, and Recommendations



# MADRURAI KAMARAJ UNIVERSITY

(UNIVERSITY WITH POTENTIAL FOR EXCELLENCE)



**BACHELOR OF COMMERCE - COMPUTER APPLICATIONS (SEMESTER)**

## STATEMENT OF MARKS AND GRADES

(CHOICE BASED CREDIT SYSTEM)

**MRK 124511**

NAME OF THE CANDIDATE				REGISTER NO.			DATE OF PUBLICATION							
SHANMUGA PRIYA S				A9520776			22-JUN-2012							
NAME OF THE CENTRE				CENTRE CODE			EXAM M & YR							
V.P.M.M. COLLEGE FOR WOMEN, KRISHNANKOIL				324			APR 2012							
PART	SEMESTER	COURSE CODE	COURSE TITLE	CREDIT	MAXIMUM			MARKS SECURED			GRADE POINT	GRADE	RESULT	M & YR
					INTERNAL	EXTERNAL	TOTAL	INTERNAL	EXTERNAL	TOTAL				
I	1	UVK8L11	VANIGA KADITHANGAL	3	025	075	100	020	045	065	6.5	A+	P	N09
I	2	UVK8L21	PRINCIPLES & PRACTICE OF INSURANCE	3	025	075	100	013	031	044	4.4	C	P	A10
II	1	UEN8E11	ENGLISH PAPER-I	3	025	075	100	015	029	044	4.4	C	P	N09
II	2	UEN8E21	ENGLISH PAPER - II	3	025	075	100	015	023	038	3.8	E	P	N10
III	1	CCA8A11	INTRODUCTION TO PC SOFTWARE AND DTP	5	025	075	100	024	040	064	6.4	A	P	N09
III	1	CCA8C11	FINANCIAL ACCOUNTING-I	4	025	075	100	018	024	042	4.2	C	P	N09
III	1	CCA8C1P	PC SOFTWARE AND DTP-LAB	4	040	060	100	040	060	100	10.0	O+	P	N09
III	2	CCA8A21	BUSINESS APPLICATION PROGRAMMING	5	025	075	100	017	029	046	4.6	C+	P	A10
III	2	CCA8C21	FINANCIAL ACCOUNTING - II	4	025	075	100	022	034	056	5.6	B+	P	A10
III	2	CCA8C2P	BUSINESS APPLICATION PROGRAMMING LAB	4	040	060	100	040	055	095	9.5	O+	P	A10
III	3	CCA8A31	BUSINESS STATISTICS	4	025	075	100	025	038	063	6.3	A	P	N10
III	3	CCA8C31	DATABASE APPLICATION	4	025	075	100	023	048	071	7.1	A++	P	N10
III	3	CCA8C32	FINANCIAL ACCOUNTING - III	5	025	075	100	020	027	047	4.7	C+	P	N10
III	3	CCA8C33	COST ACCOUNTING	4	025	075	100	020	045	065	6.5	A+	P	N10
III	3	CCA8C3P	DATABASE APPLICATION- LAB	4	040	060	100	040	060	100	10.0	O+	P	N10
III	4	CCA8A41	BUSINESS MATHEMATICS	4	025	075	100	019	031	050	5.0	B	P	A11
III	4	CCA8C41	INTRODUCTION TO VISUAL PROGRAMMING	4	025	075	100	023	044	067	6.7	A+	P	A11
III	4	CCA8C42	BANKING THEORY, LAW AND PRACTICE	4	025	075	100	023	028	051	5.1	B	P	A11
III	4	CCA8C43	FINANCIAL ACCOUNTING IV	5	025	075	100	020	038	058	5.8	B+	P	A11
III	4	CCA8C4P	VISUAL PROGRAMMING LAB	4	040	060	100	040	060	100	10.0	O+	P	A11
III	5	CCA8C51	FINANCIAL ACCOUNTING-V	5	025	075	100	023	041	064	6.4	A	P	N11
III	5	CCA8C52	BUSINESS LAWS-PAPER-I	4	025	075	100	020	044	064	6.4	A	P	N11
III	5	CCA8C53	INCOME TAX LAW AND PRACTICE-I	5	025	075	100	021	040	061	6.1	A	P	N11
III	5	CCA8C54	INTRODUCTION TO MULTIMEDIA APPLICATION	4	025	075	100	024	036	060	6.0	A	P	N11
III	5	CCA8C5P	LAB: MULTIMEDIA APPLICATION	4	040	060	100	040	060	100	10.0	O+	P	N11
III	6	CCA8C61	BUSINESS LAWS-PAPER II	4	025	075	100	023	041	064	6.4	A	P	A12
III	6	CCA8C62	INCOME TAX LAW AND PRACTICE-II	5	025	075	100	022	036	058	5.8	B+	P	A12
III	6	CCA8C63	FUNDAMENTALS OF INTERNET & WEB TECHNOLOGIES	4	025	075	100	022	049	071	7.1	A++	P	A12
III	6	CCA8C6R	PROJECT WORK & ON THE JOB TRAINING(VIVA-VOCE)	4	025	075	100	025	060	085	8.5	D++	P	A12
IV	1	SMV8N11	FOOD AND DIARY MICROBIOLOGY	2	025	075	100	014	035	049	4.9	C+	P	N09
IV	2	SMV8N21	MEDICAL LAB TECHNOLOGY	2	025	075	100	012	038	050	5.0	B	P	A10
IV	3	CCA8S31	ELEMENTS OF TALLY	2	025	075	100	023	051	074	7.4	A++	P	N10
IV	4	CCA8S41	INTERNATIONAL TRADE	2	025	075	100	022	042	064	6.4	A	P	N10
IV	5	UES8D51	ENVIRONMENTAL STUDIES	2	025	075	100	023	051	074	7.4	A++	P	N11
IV	5	CCA8S51	EXPORT AND IMPORT PROCEDURES AND DOCUMENTATION	2	025	075	100	023	050	073	7.3	A++	P	N11
IV	6	CCA8S61	INFORMATION TECHNOLOGY	2	025	075	100	021	051	072	7.2	A++	P	A12
IV	6	CCA8S6P	COMMERCE PRACTICALS	2	040	060	100	038	054	092	9.2	O	P	A12
IV	6	CCA8S6Q	M S OFFICE PRACTICALS	2	040	060	100	037	060	097	9.7	O+	P	A12
IV	6	UVE8V61	VALUE EDUCATION	2	025	075	100	021	039	060	6.0	A	P	A12
V	4	UEA8G4E	EXTENSION ACTIVITY- ECO CLUB	1	100	---	100	097	---	097	9.7	O+	P	A11
<< END OF STATEMENT >>														

PART	CREDITS EARNED (IN THE CURRENT SEMESTER)	GPA	CUMULATIVE PERFORMANCE				
			PART	CREDITS EARNED (IN ALL SEMESTERS)	CGPA	GRADE	CLASSIFICATION
I	0	0	I	6	5.45	B	SECOND CLASS THIRD CLASS FIRST CLASS
II	0	0	II	6	4.1	C	
III	17	6.88235	III	107	6.73458	A+	
IV	8	8.025	IV	20	7.05	A++	
V	0	0	V	1	9.7	O+	

The candidate is declared to have Passed only when he/she earned not less than 140 Credits.

S. Shanmuga Priya

Signature of the Candidate

Dr M RAJIAKODI

Dr M RAJIAKODI



# KALASALINGAM UNIVERSITY

(Kalasalingam Academy of Research & Education)

(Under Section 3 of UGC act 1956)

Anand Nagar, Krishnankoil - 626 126 Tamil Nadu, INDIA

## CONSOLIDATED GRADE CARD

Sl. No.: 999000245

Name of the Student : SHANMUGA PRIYAS

Register No 9912115112

Branch : MBA-Master of Business Administration

Batch :

2012-2014

SEM.	COURSE CODE	NAME OF THE COURSE	ATT. CODE	CREDITS	GRADE	MONTH & YEAR OF PASSING
<b>CGPA COURSES</b>						
1	MBA5001	Economic Analysis for Business Decisions	9	3	S	Nov/Dec 2012
1	MBA5002	General Management	H	3	A	Nov/Dec 2012
1	MBA5003	Accounting for Business	H	3	B	Nov/Dec 2012
1	MBA5004	Data Analysis for Management	H	3	B	Nov/Dec 2012
1	MBA5005	Organizational Behaviour	H	3	C	Nov/Dec 2012
1	MBA5006	Operations Research	H	3	C	Nov/Dec 2012
1	MBA5007	Legal Environment of Business	H	3	A	Nov/Dec 2012
1	MBA5181	Business Communication Laboratory	9	1	A	Nov/Dec 2012
2	MBA5008	Entrepreneurship Development	H	3	C	Apr/May 2013
2	MBA5009	Marketing Management	9	3	B	Apr/May 2013
2	MBA5010	Human Resource Management	H	3	C	Apr/May 2013
2	MBA5011	Corporate Financial Management	9	3	B	Apr/May 2013
2	MBA5012	Research Methodology	9	3	B	Apr/May 2013
2	MBA5013	Management Information System	H	3	B	Apr/May 2013
2	MBA5014	Operations Management	9	3	B	Apr/May 2013
2	MBA5182	Professional Development workshop	H	1	A	Apr/May 2013
3	MBA5183	Summer Project	H	5	B	Nov/Dec 2013
3	MBA6001	Competition and Strategy	H	3	A	Nov/Dec 2013
3	MBA6002	Consumer Behaviour	H	3	A	Nov/Dec 2013
3	MBA6005	Service Marketing	9	3	B	Nov/Dec 2013
3	MBA6007	Retailing Management	9	3	B	Nov/Dec 2013
3	MBA6025	Industrial Relations	9	3	B	Nov/Dec 2013
3	MBA6026	Organizational Theory Design and Development	9	3	A	Nov/Dec 2013
3	MBA6028	Human Resources Development	H	3	A	Nov/Dec 2013
3	MBA6032	Labour Law	9	3	B	Nov/Dec 2013
4	MBA6199	Project work	H	12	A	Apr/May 2014
<b>Non-CGPA COURSES</b>						
4	NCGS02	Participation in Entrepreneurship Programs		4	Pass	
4	NCGS04	Industrial Lectures		3	Pass	
4	NCGS07	Voluntary Services		3	Pass	

SEM.	COURSE CODE	NAME OF THE COURSE	ATT. CODE	CREDITS	GRADE	MONTH & YEAR OF PASSING
<b>CGPA CREDITS</b>						
EARNED		TOTAL TO BE EARNED	CGPA	CLASS AWARDED		
85		85	8.31	First Class with Distinction		
<b>NON-CGPA CREDITS</b>						
EARNED		TOTAL TO BE EARNED				
10		10				

Please see overleaf for details



*Anil*  
Controller of Examinations

Place : Krishnankoil  
Date : 06/06/2014



# MADURAI KAMARAJ UNIVERSITY

MASTER OF PHILOSOPHY - MANAGEMENT

## STATEMENT OF MARKS

KPVK 1 995744

NAME OF THE CANDIDATE

SHANMUGA PRIYA S

REGISTER NO.

B5814253

DATE OF PUBLICATION

12-JUL-2016

CENTRE NO.

EXAM M & YR  
APR 2016

COLLEGE OF STUDY  
SRI KALISWARI INSTITUTE OF MANAGEMENT AND TECHNOLOGY

SUB CODE	SUBJECT DESCRIPTION	MAX MARKS			MARKS OBTAINED				
		I	E	T	I	E	T	R	M. & YR.
MGA	RESEARCH METHODOLOGY	040	060	100	031	043	074	P	N15
MGB	FUNCTIONAL MANAGEMENT DECISIONS	040	060	100	031	040	071	P	N15
MGC	EMERGING ISSUES IN MANAGEMENT	040	060	100	031	045	076	P	N15
MBV	VIVA VOCE AND DISSERTATION	050	150	200	036	101	137	P	A16
	<<< END OF STATEMENT >>>								
CLASS	FIRST	TOTAL MARKS			0358/500				

The Candidate has passed  
the VIVA-VOCE on... 11/02/2017

S Shanmuga Priya  
Signature of the Candidate

PR

Any alteration or overwriting makes this Statement of Marks Invalid.  
Palkalai Nagar,  
Madurai - 625 021.  
PASSING MINIMUM EXTERNAL - 45%, AGG

DR. O. RAVI

Other Abbreviations - R-Result; P-Pass; RA-Reappearance; AAA-Absent; SUB-Subject; M-Month; P-Part; YR - Year; MAX - Maximum; I-Internal; E-External; T-Total

Controller of Examinations

ISSUED ON: 5/12/2016

RC 30022600



மதுரை காமராசர் பல்கலைக்கழகம்  
Madurai Kamaraj University  
UNIVERSITY WITH POTENTIAL FOR EXCELLENCE



வணிகவியற் புலம்

FACULTY OF COMMERCE

மதுரை காமராசர் பல்கலைக்கழக ஆட்சிப்பேரவை  
சண்முகப் பிரியா. சே.

கணினிப் பயன்பாட்டியல் பிரிவில் வணிகவியல் இளையர் பட்டம்

பெறுதற்குத் தகுதியுடையவர் என முறையாக அமைக்கப்பெற்ற தேர்வினோர் ஏப்பிரல் 2012 இல்

நடைபெற்ற தேர்வுகளில் சான்றளித்தவாறு, முதல் வகுப்பு

பெற்று இச்சான்றிதழ் பெறுதற்கு உரியவர் ஆகின்றார் என இதன்வழி அறிவிக்கின்றது.

பல்கலைக்கழக இலச்சினையுடன் இது வழங்கப்படுகின்றது.

The Senate of the MADURAI KAMARAJ UNIVERSITY

hereby makes known that SHANMUGA PRIYA S has been admitted to the

DEGREE OF BACHELOR OF COMMERCE IN COMPUTER APPLICATIONS

he/she having been certified by duly appointed Examiners to be qualified to receive the same, and

having been placed by them in the FIRST CLASS at the

Examination held in APRIL 2012

Register No.: A9520776

Centre Code.: 324

Given under the seal of the University



நாள் Date 20 October 2012

பல்கலைநகர், மதுரை - 625 021  
Palkalai Nagar, Madurai - 625 021

  
தேர்வாணையர்  
Controller of Examinations

  
பதிவாளர்  
Registrar

  
துணைவேந்தர்  
Vice-Chancellor

Sl.No: 141093

# KALASALINGAM UNIVERSITY

Kalasalingam Academy of Research and Education  
(Under Section 3 of UGC Act 1956)



Register No : 9912115112

The Board of Management of the Kalasalingam University, hereby makes known that

Ms./Mr. .... SHANMUGA PRIYA S ..... has been admitted to the

Degree of ..... Master of Business Administration .....

he / she having been certified by duly appointed examiners to be qualified to receive the same

and having been placed in the ..... First Class with Distinction .....

at the examination held in ..... Apr/May 2014 .....

Given under the seal of the University



Anand Nagar,  
Krishnankoil - 626 126,  
Tamil Nadu, India

*M. Rajaraj*

*[Signature]*

*[Signature]*

Date: 25/09/2014

Controller of Examinations

Registrar

Vice - Chancellor



வணிக நிர்வாகவியற் புலம்  
FACULTY OF BUSINESS ADMINISTRATION

மதுரை காமராசர் பல்கலைக்கழக ஆட்சிப்பேரவை

கண்முகப்பிரியா. சே.

மேவாண்மைப்பிரிவில் ஏம்யப்பொருளியல் நிரைஞர் பட்டம்

பெறுதற்குத் தகுதியுடையவர் என முறையாக அமைக்கப்பெற்ற தேர்வினோர் ஏப்பிரல் 2016 இல் நடைபெற்ற

தேர்வுகளில் சான்றளித்தவாறு, முதல் வகுப்பு

பெற்று இச்சான்றிதழ் பெறுதற்கு உரியவர் ஆகின்றார் என இதன்வழி அறிவிக்கின்றது.

பல்கலைக்கழக இலச்சினையுடன் இது வழங்கப்படுகின்றது.

The Senate of the MADURAI KAMARAJ UNIVERSITY

hereby makes known that SHANMUGA PRIYA S has been admitted to the

DEGREE OF MASTER OF PHILOSOPHY IN MANAGEMENT

he/she having been certified by duly appointed Examiners to be qualified to receive the same, and having been placed by

them in the FIRST CLASS at the Examination held in APRIL 2016

Register No. : B5814253

Centre Code : 617

ISSUED ON  
21 MAR 2018

He/She has passed the Viva Voce  
Examination in 11.02.2017

Given under the seal of the University



பல்கலைநகர், மதுரை - 625 021  
Palkalainagar, Madurai - 625 021  
நாள் Dated 29 January 2018

தேர்வாணையர்  
Controller of Examinations

பதிவாளர்  
Registrar

துணைவேந்தர்  
Vice-Chancellor



## Sri Kaliswari Institute of Management and Technology

A.Meenakshipuram, Anaikuttam (Post), Sivakasi - 626130



### TRANSFER AND CONDUCT CERTIFICATE

T.C No. : 00139

Roll No : 15MPhil04

1. Name of the Student : **Shanmuga Priya. S**
2. Sex : Female
3. Name of the Parent / Guardian : Sekar.R
4. Date of Birth as per the Admission Register : 26-05-1992
5. Nationality : Indian
6. Religion : Hindu
7. Caste : Gavara
8. Community : BC
9. Date of Admission and Class in which admitted : 11-08-2015, First Year MPHIL
10. Date on which the student actually left the College : 11-12-2017
11. Class in which the student was studying at the time of leaving : First Year MPHIL
12. Whether he/she is qualified for promotion to a higher class : Refer Original Mark Statement
13. Whether the student has paid all the fees and other dues to the Institute : Yes
14. Personal Marks of Identification of the student : a) A black mole on the right upper arm  
b) A scar on the right wrist
15. Date of Application for T.C : 11-12-2017
16. Conduct and Character : **Good.**

Date : 11-12-2017



  
**PRINCIPAL / DIRECTOR**  
Principal / Director  
SRI KALISWARI INSTITUTE OF  
MANAGEMENT AND TECHNOLOGY  
A.MEENAKSHIPURAM  
ANAIKUTTAM (P.O)  
SIVAKASI - 626 130,  
TAMILNADU

Dr. (Mrs.) S. JAMUNA, M Com M Phil Ph D  
PRINCIPAL

RAJAPALAYAM - 626 117.  
TAMILNADU, INDIA  
Ph (04563) 223097  
221717 231727



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**A.K.D DHARMA RAJA WOMEN'S COLLEGE**  
(AFFILIATED TO MADURAI KAMARAJ UNIVERSITY)

---

11.09.2024

**SERVICE CERTIFICATE**

**This is to certify that Ms.S.Shanmugapriya, MBA.,M.Phil., working  
as an Assistant Professor of B.B.A Department from 28.12.2016 to till date.**



*S. Jamuna*  
PRINCIPAL

आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

S SHANMUGAPRIYA

SEKAR

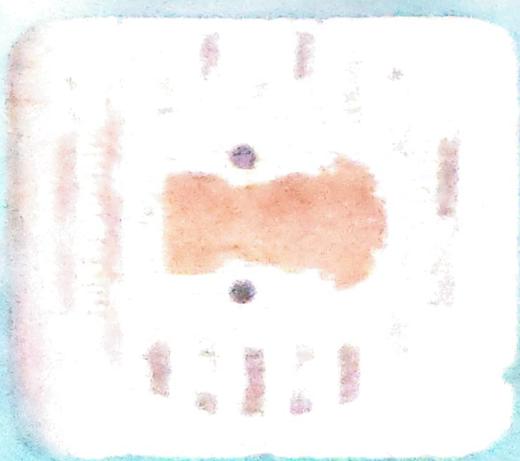
26/05/1992

Permanent Account Number

EPBPS0899H

S Shanmuga Priya

Signature



*In case this card is lost / found, kindly inform / return to :*

**Income Tax PAN Services Unit, UTIITSL**

**Plot No. 3, Sector 11, CBD Belapur,**

**Navi Mumbai - 400 614.**

**इस कार्ड के खोने/पाने पर कृपया सूचित करें/लौटाएं :**

**आयकर पैन सेवा यूनिट, UTIITSL**

**प्लॉट नं: ३, सेक्टर ११, सी.बी.डी.बेलापुर,**

**नवी मुंबई-४०० ६१४.**



DUPLICATE

இந்திய தேர்தல் ஆணையம்  
வாகாளர் அடையாள அட்டை  
ELECTION COMMISSION OF INDIA  
IDENTITY CARD

SKU0830646



வாகாளர் பெயர் : சண்முகப்பிரியா

Elector's Name : Shanmugapriya

தந்தை பெயர் : சேகர்

Father's Name : Sekar

பாலினம் / Sex : பெண் / Female

பிறந்த தேதி / Date of Birth: 26/05/1992

SKU0830646

முகவரி. 279 / NA

சின்னகரைகாயபட்டி தெரு  
இராஜபாளையம் நகராட்சி  
இராஜபாளையம்

Address : 279 / NA

Chinnasuraikaipattistreet  
Rajapalayam Municipality  
Rajapalayam

நாள் Date 26/03/2013

வாகன அளவு அதிகாரியின்  
கையொப்ப முத்திரை

202 - ராஜபாளையம்  
சட்டமன்ற தொகுதி  
Facsimile Signature of  
Electoral Registration Officer

202 Rajapalayam  
Assembly constituency

முகவரி: 279 / NA, சின்னகரைகாயபட்டி தெரு, இராஜபாளையம் நகராட்சி, இராஜபாளையம்.  
வாகன அளவு அதிகாரியின் கையொப்ப முத்திரை.  
202 - ராஜபாளையம் சட்டமன்ற தொகுதி.  
Facsimile Signature of Electoral Registration Officer.  
202 Rajapalayam Assembly constituency.

In case of any change of address, inform this card  
No. in the above mentioned including your name  
in the roll of the above address and to obtain  
the card with same number.

69/ 647

C.No

R.Dis. 594/2009

GCP-374 4-9,51,000 Cps-24-11-2008 [Hd: 4]

Dated. 02.06.2009

BC

சான்றிதழ் எண் :  
Certificate No. :



மாவட்டக் குறியீடு எண் :  
District Code :

17

வட்டக் குறியீடு எண் :  
Taluk Code :

02

கிராமக் குறியீடு எண் :  
Village Code :

004

8773199

வகுப்புச் சான்றிதழ்  
COMMUNITY CERTIFICATE

விடுதலர் மாவட்டம் இராஜபாளையம் வட்டம்  
கிராமம்/நகரம், திரு/திருமதி/செல்வன்/செல்வி  
சண்முகப் பிரியா தகப்பனார்/கணவர் பெயர்  
சேகர் சிந்து கவரா வகுப்பைச் சார்ந்தவர்.

அரசு ஆணை நிலை எண் 28, பிற்பட்ட மற்றும் மிகவும் பிற்பட்ட பிரிவின் நலத் துறை, நாள் 19-7-1994 வரிசை எண் 030-ஐப் படி பிற்பட்ட பிரிவினைச் சார்ந்தவர் எனச் சான்றளிக்கப்படுகிறது.

This is to certify that SHANMUGA PRIYA Son / Daughter of Thiru SEKAR of RAJAPALAYAM Village / Town RAJAPALAYAM Taluk VIRUDHUNAGAR District of the State of Tamil Nadu belongs to HINDU GAVARA Community, which is recognised as a Backward Class as per Government Order (Ms.) No. 28, Backward Classes and Most Backward Classes Welfare, dated 19th July 1994 vide Serial No. 030

2. திரு / திருமதி / செல்வன் / செல்வி சண்முகப் பிரியா என்பவரும் அவருடைய குடும்பத்தினரும் தமிழ்நாட்டில் மாவட்டத்தில் இராஜபாளையம் வட்டத்தில் சண்முகப் பிரியா கிராமத்தில் / நகரத்தில் வசித்து வருகிறார்கள் எனச் சான்றளிக்கப்படுகிறது.

2. It is certified that Thiru/Tmt./Selvan/Selvi SHANMUGA PRIYA and his/her family ordinarily reside(s) at CHINNA SURAKKAI PATTA STREET, RAJAPALAYAM VIRUDHUNAGAR District of Tamil Nadu.

முத்திரை  
Seal.



சைன் :  
Signature :  
திகதி :  
Date :  
பெயர் (பெயர் எழுத்துக்கள்) :  
Name (in letters) :  
பதவி :  
Designation :

சண்முகப் பிரியா  
Zonal Dy. Tahsildar  
Rajapalayam.

சேகர்  
2/6/09

ANNEXURE-I

CERTIFICATE FROM THE ORGANISATION WHERE THE CANDIDATE IS EMPLOYED

Certified that Mr /Ms /Mrs S Shammuga Priya is  
employed as Assistant Professor (Designation) in the  
Business Administration (Department/Division Name)  
of A.K.D. Dharma Raja Women's College, Rajapalayam  
(Institution/Industry Name).

We have no objection in forwarding his/her application for the Ph.D. Research Programme.

FOR FULL TIME:

The candidate will be sanctioned leave for the duration of the research programme and will be relieved from duty from \_\_\_\_\_ to \_\_\_\_\_ to undertake the full time research work in the University.

FOR PART TIME:

The candidate will be permitted to undertake part time study in the University/College and will be allowed to be present for discussions with the supervisor, attending course works, conduct of experiments and participations in seminars and related presentations. Further the required facilities at our organization will also be provided to the candidate for doing research.

Date:



Signature of the Head of Organization with office seal

S. Jameena  
11/09/24  
PRINCIPAL  
A.K.D. DHARMA RAJA WOMEN'S COLLEGE  
RAJAPALAYAM - 626 117