

**Name** : Athulya K  
**Staff ID** : RCAS04888  
**Designation** : Assistant Professor  
**Department** : Commerce  
**Experience** : 1 year 5 months  
**Qualification** : M. Com, UGC NET  
**Specialization**: Business Finance  
**Mail ID** : athulya.cm@rathinam.in



### ACADEMICS

Degree	Branch	Institution / University	Year of Completion
B. Com	Commerce with Computer Applications	University of Calicut / Educose Arts and Science College, Kuttiyad	2019
M.Com	Commerce with Business Finance	Pondicherry University	2021
NET	Commerce	UGC	2022

#### Journal Publications:

K Athulya, Journal of Inventive and Scientific Research Studies. (2024, October). *Artificial intelligence and entrepreneurship. Journal of Inventive and Scientific Research Studies (JISRS)*, 2(2, Special Issue). <http://www.jisrs.com>

#### Book Chapters:

Athulya, K. (2025). Fintech innovation: Reshaping the future of electronic money and financial services. In *Electronic money and financial management* (ISBN: 978-81-972279-7-4). Surya Multidisciplinary Publication.

Athulya, K. (2025). The role of ICT in enhancing teaching and learning in higher education. In *Role of ICT & educational technology in higher education* (ISBN: 978-81-972279-7-4). Surya Multidisciplinary Publication.

#### Books:

Athulya, K. (2025). *Consumer behavior* (ISBN: 978-93-48903-94-5). The Words Wiggle Publication.

**Proceedings:**

Athulya, K. (2025). Smart commerce: Unlocking the power of AI in digital markets. In *Artificial intelligence in science, technology, commerce, management, healthcare and education* (ISBN: 978-81-972279-7-4). CIIT Publishers.

Athulya, K. (2025). Green finance and impact of investing. In *Proceedings of the ICSSR-SRC Sponsored One Day National Seminar on Green Finance for a Viksit Bharat* (ISBN: 978-81-984034-0-7).

**PARTICIPATION**

	<b>State Level</b>	<b>National</b>	<b>International</b>
<b>Seminar</b>	-	<b>2</b>	-
<b>Workshop</b>	-	<b>1</b>	-
<b>FDP/PDP</b>	-	<b>4</b>	-