

## **CURRICULUM VITAE**

1. Name : **Dr. M. Uma Maheswari**
2. Age and Date of birth : 42 Years and 20.04.1981
3. Sex : Female
4. Community : Backward Class (Okkaliga)
5. Nationality : Indian
6. Address for Communication : 6-2-1D, Soda Company, 5<sup>th</sup> Street,  
Bus Stand Road, Poonjolai,  
Chinnalapatti,  
Dindigul (Dt)-624 301.  
Mobile: 6380489367.



7. Educational Qualifications : **M.Com., M.B.A., M.A(PM & IR)., M.Phil., Ph.D.,**

Sl. No	Examination Passed	University/ Board	Year	Class/ Division/ Grade	%	Subject Offered
1	SSLC	Secondary	1997	I Class	75	Social Sciences
2	+2	Higher Secondary Education	1999	III Class	47.5	Maths, Physics, Chemistry and Biology
3	B.Com	Sri Audi Chunganagiri Women's College	2002	I Class	63.3	Commerce
4	M.Com	Madurai Kamaraj University	2005	II Class	52.88	Business Management
5	M.B.A	Alagapa University	2006	I Class	60.57	Marketing Management
6	M.Phil	Madurai kamaraj University	2007	I Class	60.4	Industrial Management
7	M.A (PM & IR)	Alagapa University	2008	II Class	56%	Human Resource Management
8	Ph.D	Gandhigram Rural Institute, Dindigul	2010	Awarded	Highly Commended	Entrepreneurship

**8. Diploma Course :**

Diploma in Yoga Education

HDCA : Honour Diploma in Computer Application

G.T.E : Gandhian Thought Examination

## 9. Teaching Experience

Sl.No	Place of working	Period		Designation
		From	To	
1	Amman College of Arts and Sciences,Dindigul	11.09.2008	22.12.2018	Assistant Professor
2	Sree Vee College of Arts and Sciences,Dindigul	01.02.2019	17.10.2019	Assistant Professor
3	G.T.N.Arts College,Dindigul	18.10.2019	30.04.2020	Assistant Professor
4	Mangayarkarasi College of Arts and Sciences,Madurai.	01.09.2020	12.07.2023	Assistant Professor
5	St. Antony's College Arts and Science for Women	04.08.2023	still	Assistant Professor

### Total Teaching Experience:

Under Graduate - 11 years  
Post Graduate - 10 years  
Research - 1 years

10. **Subject Thought at UG level** : Marketing management, Principles of management, Human Resource Management, Organizational Behavior, Rural Banking, Entrepreneurship Development, Business Law.

11. **Administrative Experience:** 6 Years (Principle In-Charge at Amman College of Arts and Science (Women Dindigul).

## 12. Paper Publications in Journals

- Paper on “Economic Growth & Small Scale Industry under Liberalization, Published in Peninsular Economist, Vol.19 (1),2006-2007,pp.351-353.
- Paper on “Small Scale Industries Sector under Liberalization” Published in Challenges of Indian Economy in the Post Liberalization Scenario, Edited by Dr.M.Maria John Kennady, Arul Anander College, Karumathur, Madurai, 2009,pp.222-231. ISBN: 81-8429-083-7
- Paper on “Financial Crisis & Indian Economy, Published in Peninsular Economist, Vol.22 (2),2009-2010,pp.135-136.(ISSN 0976-8270).
- Paper on “Make in India Campaign: A Note, Published in Peninsular Economist, 2016-2017. Vol.37 (1),pp.72-74.(ISSN 0976-8270).

- Paper on “Goods and Service Tax, Published in Shanlax International Journal of Commerce, Vol.5(1),March 2017,pp.14-17.(ISSN: 2320-4168).
- Paper on “A Review of monetary Reforms” Published in Peninsular Economist, Vol. XXXIX(1), 2018-19, pp.80-82 (ISSN 0976-8270)
- Paper on “Watershed Development Programme is a Tool for Development of Irrigation: A Study in Dindigul District of Tamilnadu” Published in PARISHODH JOURNAL ,UGC-CARE List- Group I,VOLUME IX,ISSUE III,MARCH – 2020.
- Paper on “Determining factors and problems of women entrepreneurs in MSMEs: A Study of Dindigul District in Tamilnadu” Published in IJCRT,UGC Approved Journal,

**Paper Published in Edited Books:**

- Paper on “Role of PMRY in promoting New Entrepreneurs in Dindigul District” Published in Rural Entrepreneurship, Edited by Dr.Y.Yesu Thangam, Department of Commerce, J.A.College, 6-7 March 2008.
- Paper on “Corporate Social Responsibility of Rural Enterprises” Published in Managerial Strategies of Excellence, Edited by Dr.Panchanatham, Annamalai University, Annamalai, 2010. ISBN: 978-81-8371-290-3 (P.NO.95-99)
- Paper on “Dimensions of Women Issues” Published in Women Empowerment, Edited by Dr.P.Dhavamani, V.H.N.S.N.College, Virudhunagar, January 2011. ISBN: 978-81-910426-4-1(P.NO.245-247).
- Paper on “Yoga and Physical Education” Published in Yoga for Better Health, Edited by Dr.T.Murugesan, V.H.N.S.N.College, Virudhunagar, August 2011. ISBN: 978 81-910426-8-9 (P.NO.155-157).
- Paper on “Indian Retail Industry Problem& Prospects after Liberalization” Published in Retail Marketing in India: Trends and Challenges, Edited by Dr.R.Thanikodi, Department of Commerce, M.T.N.College, 24<sup>th</sup> September 2011. SHANLAX PUBLICATION,ISBN: 978-93-80657-50-9 (P.NO.59-61).
- Paper on “Emerging Trend in Service Sector” Published in Banking Performance Under PMRY Scheme –A Study in Dindigul District, Edited by Dr.N.Subburaj, Department of Commerce& Business Administration, Amman College, Dindigul, September 2011. ISBN: 978-81-922811-0-0 (P.NO.53-55).

- Papers on “Role of SGRY on Rural Development in Dindigul District”  
Published in Think Global go Rural, Edited by Dr.V.Kannan, Department of Management Studies, K.S.R, College, 2011. ISBN: 978-81-7446-836-9 (P.NO.65-72).
- Paper on “Tourism Management in Dindigul District of Tamil Nadu”  
Published in Managerial Challenges in Business, Edited by Dr.R.A.Annanth, Department of Business Administration, Annamalai University, 2011. ISBN: 978-81-920303-2-6 P.NO.290-294.
- Paper on “Small scale Industries sector under Liberalization” published in challenges of Indian Economy in the post-liberalization scenario, Edited by M. Maria john kennedy.

### 13.Paper Presentation:

S.NO	Title of the paper	Date	Conference /Seminar	Organized by
1	Women in the New Millennium-Challenges & Opportunities	9 <sup>th</sup> March2001	National Seminar	Sri Meenakshi Govt.Arts College for Women, Madurai.
2	Economic Growth and SSI under Liberalization	27 <sup>th</sup> & 28 <sup>th</sup> Jan 2007	National Seminar	Dept. of Economics, Theivanai Amman College for Women, Villupuram
3	Indian Agriculture at a Gross Roads Participation	19 <sup>th</sup> & 20 <sup>th</sup> Feb.2007	National Seminar	School of Economics, Madurai Kamaraj University, Madurai-21
4	Small Scale Industries Sector under Liberalization	28 <sup>th</sup> Feb&1 <sup>st</sup> March 2007	National Seminar	Department of Economics Arul Anadyr College, Karumathur.
5	Impact of New Economics Policy on SSI In Dindigul District	22 <sup>nd</sup> & 3 <sup>rd</sup> March 2007	State level Seminar	Department of Economics S.V.N.College, Nagamalai, Madurai.
6	Bridging the Rural gap through Special Employment Programme	7 <sup>th</sup> Sep 2007	National Seminar	Department of Economics, P.S.G.R Krishnammal College for Women, Peelamedu, Coimbatore.
7	The role of Prime Minister Rojgar Yojana in Tribal Development	28 <sup>th</sup> & 29 <sup>th</sup> Sep 2007	National Seminar	Department of Commerce, Nallamuthu Gounder Mahalingam College, Pollachi, Coimbatore.
9	New Economic Policy	21 <sup>st</sup> & 22 <sup>nd</sup>	National	Dept. of Economics,

		Sep 2007	Seminar	Scott Christian College, Nagercoil
10	Malnutrition level in Tamilnadu Growth & Strategies	22 <sup>nd</sup> & 23 <sup>rd</sup> Dec 2007	National Seminar	Department of Economics The American College, Madurai
11	Impact of Globalization on Marketing of Yarn on India	21 <sup>st</sup> -23 <sup>rd</sup> Jan 2008	National Seminar	Department of Economics Manonmaniam Sundaranar University, Tirunelveli
12	Impact of Quota Restrictions in Textile Mill in Coimbatore	8 <sup>th</sup> & 9 <sup>th</sup> 2008	National Conference	Department of Economics Arul Anander College, Karumathur, Madurai.
13	Role of Prime Minister Rojger Yojana in Promoting New Entrepreneurs in Dindigul District	6 <sup>th</sup> & 7 <sup>th</sup> Mar 2008	National Seminar	Department of Commerce Jayaraj Annapackiam College for women, Periyakulam
14	Second Prize Impact of Globalization on Marketing of Yarn on India	21 <sup>st</sup> -23 <sup>rd</sup> Jan 2008	National Seminar	Mononmaniam Sundaranar University, Tirunelveli
15	Role of PMRY in the Promotion of Service Sector	13 <sup>th</sup> & 14 <sup>th</sup> Mar 2008	National Seminar	Periyar University, Salem.
16	Role of Entrepreneurship Training under PMRY in Industrialization	13 <sup>th</sup> & 14 <sup>th</sup> Mar 2008	National Seminar	Gandhigram Rural University, Gandhigram, Dindigul.
17	Problem & Prospects of PMRY Entrepreneurs in Marketing	23 & 24 Mar 2008	National Seminar	Dept. of Business Administration, Annamalai University
18	Growth of Labour Force under PMRY	28 & 29 Mar 2008	State Level Seminar	Department of Economics, St. Mary's College, Thoothukudi,
19	Development of HR through PMRY Training in Dindigul District	11 <sup>th</sup> Apr 2008	National Seminar	A.V.C College of Engineering Mannampandal, Mayiladuthurai.
20	Problem & Prospects of Retail Industry after Liberalization in India	3 <sup>rd</sup> & 4 <sup>th</sup> Oct 2008	National Conference	Department of Management Studies, Nehru Institute of Engineering & Technology Thirumalayapalayam, Coimbatore.
21	Problem & Prospects of PMRY Enterprises in Dindigul District	17 <sup>th</sup> Oct 2008	National Seminar	Department of Rural Industries & Management ,Sree Saraswathi Thyagaraja College,

				Thippampatti, Pollachi.
22	Problem & Prospects of Bakery Industries	22 <sup>nd</sup> & 23 <sup>rd</sup> Oct 2008	National Seminar	Department of Rural Industries & Management Gandhigram Rural University, Gandhigram, Dindigul.
23	Role of PMRY in Rural Development	29 <sup>th</sup> & 30 <sup>th</sup> Oct 2008	National Seminar	Department of Economics, Mononmaniam Sundaranar University, Tirunelveli
24	Role of Banks in Entrepreneurship Development Under PMRY Scheme in Dindigul District	22 <sup>nd</sup> & 23 <sup>rd</sup> Nov 2008	National Conference	PSG College of Arts & Science, Coimbatore
25	Role of Bank Loan Assistance of PMRY Entrepreneurs	17 <sup>th</sup> Dec 2008	National Seminar	Department of Commerce, Sri Kalieswari College, Sivakasi
26	Role of PMRY on women Empowerment	24 <sup>th</sup> & 25 <sup>th</sup> Jan 2009	National Seminar	Department of Commerce, A.Veeriya Vandayar Memorial Sri Pushpam College, Poondi.
27	Watershed Development Programme & Overview	5 <sup>th</sup> & 6 <sup>th</sup> Feb 2009	National Seminar	Department of Agriculture and Animal, Gandhigram Rural University Gandhigram.
28	The Sugar Policy & Role of Consumerism	21 <sup>st</sup> & 22 <sup>nd</sup> Feb 2009	National Seminar	Department of Business Administration, Hhadir Mohideen College, Adirampattinam, Thanjavur.
29	Financial Performance Under PMRY Scheme	12 <sup>th</sup> & 13 <sup>th</sup> Mar 2009	National Seminar	Department of Economics, Periyar University, Salem.
30	Role of PMRY in Entrepreneurship Development	11 <sup>th</sup> & 12 <sup>th</sup> Mar 2009	National Seminar	Department of Commerce, St.Xavier's College, Palayamkottai
31	Corporate Social Responsibility for Rural Enterprises	17 <sup>th</sup> & 18 <sup>th</sup> Mar 2009		UGC.N.I.S Department of Rural Development Science, Arul Anander College, Karumatur, Madurai.
32	The Employment Generation of PMRY in Dindigul District	25 <sup>th</sup> 26 <sup>th</sup> Mar 2009	National Seminar	Department of Rural Development & Applied Research, GandhigramRuralUniversity,

				Gandhigram.
33	Energy Security for Rural Development	26 <sup>th</sup> Mar 2009	National Conference	Department of Source Development, Gandhigram Rural University, Gandhigram.
34	Global Financial and Economic Crisis and its Effect on the Indian Financial System.	12 <sup>th</sup> 13 <sup>th</sup> Sep 2009	National Seminar	Department of Commerce & Financial Studies, Bharathidasan University, Thiruchirapalli.
35	Financial Crisis & Indian Economy	9 <sup>th</sup> & 10 Jan 2010	National Seminar	Department of Economics, National College, Thiruchirapalli.
36	Incentives Available to a SEZs	28 <sup>th</sup> 29 <sup>th</sup> Jan 2010	National Seminar	Dept of Rural Industries & Management, Gandhigram Rural University, Gandhigram.
37	Corporate Social Responsibility Particles in India	28 <sup>th</sup> 29 <sup>th</sup> Jan 2010	National Seminar	Dept of Rural Industries & Management, Gandhigram Rural University, Gandhigram.
38	Role of Sampoorana Grammer Rojger Yojana on Rural Development in Dindigul	18 <sup>th</sup> Mar 2010	National Conference	K.S.R College Dept. of Management Studies, Thiruchangode.
39	Rural Development in SGRY	18 <sup>th</sup> Mar 2010	National Conference	Dept. of Management Studies K.S.R College, Thiruchangode. K.S.R College, Thiruchangode.
40	Food grain Under SGRY in Rural Development	17 <sup>th</sup> April 2010	National Workshop	Department of Economics, Erode Arts & Science College, Erode
41	Corporate Social Responsibility for Rural Enterprises	11 <sup>th</sup> Jun 2010	National Seminar	Dept of Business Administration Annamalai University, Annamalai Nagar.
42	Dimensions of Women Issues	6 <sup>th</sup> & 7 <sup>th</sup> Jan 2011	National Seminar	Department of Economics V.H.N.S.N College Virudhunagar
43	A Study on Water Resource Management	8 <sup>th</sup> & 9 <sup>th</sup> Jan 2011	National Conference	Department of Education, Aditanar College, Virapandianpatnam, Tiruchendur

44	Role of the Teacher in the Overall Development of the Student	29 <sup>th</sup> Jan 2011	State level Seminar	Department of Education, Amman College, Dindigul.
45	Problem & Prospect of Retail Industry in India	22 <sup>nd</sup> & 23 <sup>rd</sup> Jul 2011	National Seminar	School of Commerce Bharathidasan University, Coimbatore.
46	Yoga for better Health	11 <sup>th</sup> & 12 <sup>th</sup> Aug 2011	National Conference	Dept. of Physical Education, V.H.N.S.N College, Virudhunagar.
47	Banking Performance of PMRY Scheme in Dindigul District	10 <sup>th</sup> Sep 2011	State level Seminar	Department of Commerce and Business Administration Amman College, Dindigul.
48	Indian Retail Industry Problem & Prospect after Liberalization	24 <sup>th</sup> Sep 2011	National Seminar	Department of Commerce, M.T.N. College, Madurai. S
49	Empowering Women Through Human Development	22 <sup>nd</sup> 23 <sup>rd</sup> Jun 2015	International Conference	Faculty of Rural Social Science Gandhigram Rural University Gandhigram.
50	Make in India Campaign	19 <sup>th</sup> 20 <sup>th</sup> Nov 2016	37 <sup>th</sup> AET National Conference	Department of Economics Erode Arts & Science College, Erode.
51	Goods and Service Tax	4 <sup>th</sup> Mar 2017	International Conference	Dept of Commerce and Management, Mangayarkarasi College of Arts and Science for Women, Madurai.
52	Impact of GST in Indian Economy	14 <sup>th</sup> 2017	National Conference.	Department of Management Studies, Commerce & Social Work, Kodaikanal Christian College.
53	A Review of Monetary Reforms	28-29 Oct2017	38 <sup>th</sup> AET National Conference	Department of Economics, M.T.N. College, Madurai
54	Role of Entrepreneurship Development Programmes in Amman College of Commerce Department	20 <sup>th</sup> 21 <sup>st</sup> Feb- 2018	National Conference	School of Management Studies, Gandhigram Rural Institute, DU Gandhigram.
55	“NAAC Accreditation of Colleges: Revised Accreditation Framework”	29 <sup>th</sup> and 30 <sup>th</sup> July 2019	State Level Workshop	Madurai Kamaraj University,Palkalai nager,Madurai.



56	“Art of Writing Research Paper and Publishing in high reputed journals”	4 <sup>th</sup> Nov 2019	National Level Workshop	G.T.N.ARTS COLLEGE (Autonomus), DINDIGUL.
57	“Impact of Globalisation on women entrepreneur in micro, small and medium enterprises :A study of Dindigul District”	12 <sup>th</sup> and 13 <sup>th</sup> Dec 2019	National Conference	G.T.N.ARTS COLLEGE (Autonomus), DINDIGUL.
58	“Technology and its impacts on farm sectors: A study of selected villages in Tamilnadu	8 <sup>th</sup> – 10 <sup>th</sup> Jan 2020	56 <sup>th</sup> Annual Conference (TIES)	Madurai Kamaraj University School of Economics, ,Palkalai nager,Madurai.
59	“Economic Survey and Budget 2020”	24 <sup>th</sup> Feb 2020	State level Workshop	PG Department of Economics,Arulmigu Palaniandavar College of Arts and Culture,Palani.
60	“The present scenario of Technology Advancement in Major Service Sectors and its impacts on Economics Growth”	4 <sup>th</sup> March 2020	State level Symposium	Department of Commerce, REV.JACOB MEMORIAL CHRISTIAN COLLEGE, Santhipuram,Ambilikkai,Dindugal District.
61	Emerging GST and Income Tax E-filing Packages	07 <sup>th</sup> Jan- 2021	Faculty Development Programme	Mangayarkarasi college of Arts and Science,Madurai.
62	“Impact of Globalization on Women Entrepreneurs: A study of Dindugul District in Tamilnadu”	27 <sup>th</sup> 28 <sup>th</sup> Feb 2021	Bodhi International online conference	Mangayarkarasi college of Arts and Science,Madurai.
63	“EMOTIONAL WELLBEING”	24 <sup>th</sup> May- 2021	Faculty Development Programme	Mangayarkarasi college of Arts and Science,Madurai.
64	“SPSS(Statistical Tools)”	06 <sup>th</sup> &07 <sup>th</sup> Nov-2020	Workshop	Mangayarkarasi college of Arts and Science,Madurai.
65	“Research Ethics and Plagiarism Tools”	15 <sup>th</sup> & 16 <sup>th</sup> Nov-2021	Faculty Development	Mangayarkarasi college of Arts and Science,Madurai.

			Programme	
66	“Move with your mentee”	18 <sup>th</sup> Dec-2021	Faculty Development Programme	Mangayarkarasi college of Arts and Science, Madurai.
67	“Russian and Ukrainian War: A Boon or Curse to Indian Economy?”	28 <sup>th</sup> March 2022	National Symposium	Department of Economics, Manner Thirumalai Naicker College, Madurai.
68	“Revised Accreditation Process and Understanding the Parameters of AQAR”	2 <sup>nd</sup> to 8 <sup>th</sup> 2022	Faculty Development Programme	IQAC, Mangayarkarasi college of Arts and Science, Madurai.
69	“Gender Disparities in the Agricultural Sector :A Bird ‘s Eye view”	30 <sup>th</sup> Sep 2022	National seminar	Manner Thirumalai Naicker College, Madurai.
70	“Reimagining G20 under India’s Leadership: Prospects and Concerns”	21 <sup>st</sup> and 22 <sup>nd</sup> March 2023	National Conference (Participation )	Central University of Kerala, Kerala.
71	“An Analysis of Factors Determining Environmental Quality in selected villages of Dindigul District, Tamilnadu.”	25 <sup>th</sup> Feb 2023	XLII Annual Conference (AET)	PG Department of Economics, Arulmigu Palaniandavar College of Arts and Culture, Palani.
72	“Women Empowerment and Legal Rights.”	17 <sup>th</sup> to 21 <sup>st</sup> Oct 2023	Short Term Course	St. Antony’s College of Arts and Science for Women, Thamaraiyadi, Dindigul.
73	“Groundnut Cultivation is a Boon or Bane to farmers: A study of selected blocks in Tamilnadu”	21 <sup>st</sup> – 23 <sup>rd</sup> Dec 2023	106 <sup>th</sup> Annual Conference (IEA)	School of Open Learning, University of Delhi, New Delhi.
74	“Climate Change and its Effect on Agriculture and Allied Sectors in India”	24 <sup>th</sup> and 25 <sup>th</sup> Jan 2024	Two day National seminar	Erode Arts and Science College, PG and Research Department of Economics, Erode, Tamilnadu.
75	“Women Participation in the Digital Economy System. An Analysis”	27 <sup>th</sup> Jan 2024	One day International Conference	St. Antony’s College of Arts and Science for Women, Department of Commerce, ss Thamaraiyadi, Dindigul.
76	“Problems of Women in MGNREGP: A Study of Two Village Panchayats in Tamilnadu”	22 <sup>nd</sup> March 2024	One day International Conference	Gandhigram Rural Institute, Department of Economics, Gandhigram, Dindigul District, Tamilnadu.

77	“Income Tax and GST - Grabb (02425)”	24 <sup>th</sup> to 29 <sup>th</sup> Jun	6 days FDP	Government of Tamilnadu, Tamilnadu Skill Development Corporation, Naan Mudhalvan Programme, Mother Teresa University.
78	“Critical Issues of Women Entrepreneur in MSME’s: A Synoptical View - Industry 5.0.”	18 <sup>th</sup> and 19 <sup>th</sup> July	Two days National Conference	PG and Research Department of Commerce, School of Management Studies, St. JOSEPH’S COLLEGE (Autonomous) Tiruchirappalli-620002, INDIA.
79	“Innovative Pedagogical Approaches in Research”	15 <sup>th</sup> and 20 <sup>th</sup> July	Five-Days Faculty Development Program	St. Antony’s College of Arts and Science for Women, IQAC, Thamarapadi, Dindigul.

## Resource persons

1	“Environmental Analysis”	25 <sup>th</sup> Feb 2023	AET 42 <sup>nd</sup> Annual Conferance	PG Department of Economics, Arulmigu Palaniandavar College of Arts and Culture, Palani.
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## Delivered a lecture

1	“Women entrepreneurs in MSMEs : Untouched Categories in the context of Developing Economy	12 <sup>th</sup> Dec 2022	Department of Economics	Department of Economics, Central University of Kerala, Kerala.
2	“Gender Disparity Issues Among the Entrepreneurs in MSMEs in Third World Economy”	25 <sup>th</sup> Oct 2023	Department of Economics	Department of Economics, Central University of Kerala, Kerala.

#### National Service Scheme

S.NO	Title of the Programme	Date	Conference /Seminar/Webinar	Organized by
1	RASHTRAGAAN	15 <sup>th</sup> Aug-2021		Ministry of Culture
2	“Peace through Social Service”	25 <sup>th</sup> Sep- 2021	FDP	The Standard Fireworks Rajaratnamcollege for Women, Siakasi
3	Naan Mudhalvan	29 <sup>th</sup> March 2023	State Level Orientation	Bharathidasan University, Tiruchirappalli.

#### 14. Extra Curriculum:

##### N.S.S

I joined as an NSS-Programme officer in the previous academic year. I have conducted several programmes for NSS and other students. I have motivated the NSS students to involve campus cleaning in the college and other public places. A programme on “**Covid-19 Awareness**” was organized for all the stakeholders.

## **Yoga**

As I was state first in yoga competition (2000) and secured in fourth place at all India level completion (2001).I taught Yoga to our college students in the last month. After the programme, many students are willing to join in “**Yoga Classes**” which helps the students to keep their mind and body in sound.

During school days, I have involved in the health campaign activities in the villages of Dindigul District. The work was appreciated and certificate was issued as “ **Kutty Doctor**” by the Christian fellowship Hospital, Oddanchatram for the period 1993-1994 & 1997-1998.

The above particulars are true to the best of my knowledge and belief.

**(M.UMA MAHESWARI)**