

MBA – Faculty Profile



Prof. Ramyashree M S

MCom, MBA, KSET, PhD (Pursuing)

Assistant Professor

SCMS-PG DSU

Brief Profile

Prof. Ramyashree M S is a dedicated academician with a strong foundation in commerce and management, holding a Master of Commerce (M. Com), Master of Business Administration (MBA), and KSET. With teaching experience in higher education, committed to fostering a student-centred learning environment that encourages analytical thinking, critical reasoning, and the practical application of theoretical concepts. Actively involved in mentoring postgraduate research projects, particularly in areas related to financial awareness, consumer behaviour, and emerging trends in financial systems. Demonstrates a strong inclination towards research and innovation, with multiple patent publications and design grants in emerging interdisciplinary domains such as Artificial Intelligence, financial analytics, and technology-driven business solutions. Contributions include innovations related to AI-based credit assessment systems, automated financial health analytics, and AI-enabled feedback mechanisms aimed at improving organisational decision-making and financial sustainability.

Continuously engages in professional development through participation in workshops, faculty development programmes, conferences, and research training initiatives focusing on advanced research methodologies, data analytics, artificial intelligence applications, and innovative teaching practices. These engagements reflect a commitment to keeping pace with evolving academic and technological developments. In addition to teaching and research responsibilities, actively contributes to institutional development through academic coordination roles, quality assurance activities, and the organisation of experiential learning initiatives such as industrial exposure programmes and academic events. Committed to promoting research culture, academic excellence, and technology-integrated learning practices in higher education.

Teaching

- Finance and Marketing Specialisation subjects, International Business, Business Communication, Marketing Management

Publications

- **Research Papers**

- Karunakara Reddy, B. A., & Ramyashree, M. S. (2026). The role of digital investment platforms in fostering sustainable finance: Experience from the fintech ecosystems of emerging markets. *International Journal of Economic, Social Science and Management Law*, 7(1), 74–85. <https://doi.org/10.64751/m6hpf098>

- **Patents**

- AI-Driven Behavioural Credit Scoring and Micro-Finance Recommendation System for Informal Sector Entrepreneurs.

Patent application No. 202541075975

Publication Date: 22/08/2025

Indian Patent Office Journal No.34/2025

- System and Method for Decoding Financial Health and Business Sustainability through Automated Ratio-Based Comparative Analytics

Patent application No. 202541083571 A

Publication Date: 26/09/2025

Indian Patent Office Journal No.39/2025

- **Design Patents**

- Patent Design Grant Titled “Agentic AI HRM Employee Experience Feedback Unit Using Cloud Notification.

Patent Design No. 473251-001

Date of Issue: 11/12/2025

- Patent Design Grant Titled “AI-Powered Rechargeable Handheld Device for Automated Financial Estimates and Quotations”. (Processed for Publication / Grant)

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