



## Centre for Research & Development

### Research Supervisor (Guide) Profiles

#### Discipline of Supervision: **Economics**



#### **Dr. Nirmala M M**

Assistant Professor  
Department of Economics  
School of Commerce, Accounting & Finance

#### **Areas of Specialisation:**

International Economics, Public Finance, Indian Economics,  
Developmental Economics, Agricultural Economics

Dr. Nirmala M Madaiah is an accomplished academician and researcher with over 21 years of teaching and research experience in Economics. Currently serving as a faculty member at Kristu Jayanti (Deemed to be) University, she has previously contributed to reputed institutions like Jain (Deemed to be) University, T. John College, and Cauvery College. Her core areas of interest lie in public policy, food security, digital economy, behavioral finance, environmental economics, and gender studies. She has presented and published extensively in national and international conferences, with several of her research papers indexed in Scopus and Springer Nature. She has a Ph.D. in Economics from Bangalore University, and her research is driven by a passion to explore contemporary challenges related to public distribution systems, climate change, urban transportation, financial inclusion, and circular economy models in healthcare. She has been actively involved in faculty development programs, seminars, and curriculum design, and serves as a Chairperson of the Board of Examination and a Member of the Board of Studies at Jain University. Her interdisciplinary approach to research, coupled with a strong commitment to teaching and policy-oriented analysis, defines her academic contributions and continued engagement with societal development.

#### **Selected Publications:**

1. George, J. M., Syama, U. S., George, G. S., **Nirmala, M. M.**, and Vinoda Devi, K. (2025). From Waste to Wellness: Circular Economy Strategies for the Indian Healthcare Industry. Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-86708-8\\_44](https://doi.org/10.1007/978-3-031-86708-8_44)
2. **Nirmala, M. M.**, Girisha, V. J., Syama, U. S., Vinodh Kumar, G. C., Ravi Kumar, P., and Tom, T. (2025). A Behavioral Finance Analysis of Short-Term Loss Aversion and Herd Mentality in Personal Investing. Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-80656-8\\_36](https://doi.org/10.1007/978-3-031-80656-8_36)
3. John, S., **Nirmala, M. M.**, Syama, U. S., Kumar, R., Kumar, V., and Devi, K. V. (2025). Analysing GDP Trends in China, South Korea, Japan, and India: Transitioning from Recovery to Growth. Springer Nature Switzerland. [https://doi.org/10.1007/978-3-031-86712-5\\_20](https://doi.org/10.1007/978-3-031-86712-5_20)