



Dr. Anju Ravi

Lecturer

Department of Economics and Finance.....

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Office Location: 11-H-6.....

Time at UoN: Since 2013

Marital Status:

Ph.D. in Management (Cochin University of Science & Technology) and MBA (Finance). Certified Islamic Finance Executive (CIFE, Ethica Institute of Islamic Finance—officially recognized by AAOIFI). Completed the Faculty Development Programme in Pedagogy & Research Methods at the Indian Institute of Management Ahmedabad—India's premier management school, widely regarded among Asia's leading business schools—a longstanding certificate that integrates teaching innovation with research and confers IIMA alumni status. Passed India's national university-teaching qualification in Management (UGC-NET). Earlier qualifications include a B.Sc. in Banking Cooperation&Management and a Diploma in Banking & Finance . With 21 years in academia—including seven years of teaching across postgraduate management programs(MBA/PGDM) at premier business schools in Kerala (India) and a one-year faculty role at the Institute of Cooperative Management (ICM), Hyderabad, a national institute under India's Ministry of Cooperation that trains and advises the cooperative sector—she regularly presents at international conferences and publishes in peer-reviewed outlets..

Scientific IDs:

[Google Scholar](#)

[Research Gate](#)

Academic Qualifications

CIFE (Certified Islamic Finance Executive), Ethica Institute of Islamic Finance, 2025

PhD in Management , School of Management Studies,Cochin University of Science & Technology., 2024, Thesis Title: Antecedents, Mechanisms And Conditions Influencing Entrepreneurial Intention Among Potential Entrepreneurs

MBA(Finance), School of Management Studies,Cochin University of Science & Technology, 2003

B.Sc.(Cooperation,Banking and Management), College of Cooperation, Banking & Management ,Kerala Agricultural University, 2001

Teaching Activities

FINA202 Principles of Investment, This course exposes students to the analysis of financial investments. It is taught from the perspective of one who wants to learn how to make wise investment decisions. The first part of the course discusses the types of financial investments, the markets in which financial instruments trade and the two fundamental characteristics used in analyzing investments; risk and return. Then the course focuses on the stock market. The operation of the stock market is exploring, also the valuation of stocks from the investor's viewpoint is analyzed along with stock price behavior and investor behavior. The section interest rate and bond market provides a mix of tools and concepts like interest rates, bond prices, and bond yields. Finally the course applying the concept of portfolio management to choose the best collection of financial instruments taking into consideration both risk and return.

FINA201 BUSINESS FINANCE, This course introduces the fundamentals of Business Finance. The focus is on the tools and techniques used to understand and solve the basic financial problems confronting business today. Topics include: The Role and Environment of Managerial Finance, Time Value of Money, Risk and Return Relationship, Capital Budgeting Techniques, Capital Structure Theory, Working Capital Management.

FINA403 Financial Derivatives, The course is designed to provide students with the basic understanding of financial derivatives, their basic characteristics, trading mechanisms, purpose of trading derivatives, risks associated with trading derivatives etc. Special attention has been given to some particular derivative products such as forward, futures, options, and swaps. How derivatives are traded, factors that influence their prices and the application of market valuation methods of various

derivative products are explained.

FINA 310 FINANCIAL INSTITUTIONS AND MARKETS, The course deals with the dynamics of financial markets and institutions and shows how financial institutions along with financial markets play a vital role for economic development of a nation. The course primarily focuses on empirical as well as contemporary analysis of financial markets, the role that the central bank plays in the financial market as the governing authority of financial markets and evaluates various national and international

ACCT308 CORPORATE ACCOUNTING, This course relates to the preparation of financial statements for companies and corporate bodies. This course is expected to cover the application of International Accounting Standards (IFRS) and disclosure requirements. The students will understand the issue, redemption, forfeiture, re-issue of forfeited shares and securities.

ACCT101 INTRODUCTION TO ACCOUNTING, This is an introductory course in accounting and focuses on using accounting information, preparation and interpretation of accounting data, nature of assets, liabilities and capital, understanding accounting reporting process, calculation of business profits and losses and preparation of financial statements for sole proprietors. This course shall enable the students to handle task of accounts assistant at junior level.

MRKT101 Introduction to Marketing, This course is a complete introductory course on marketing which is designed to serve as an introduction to the basic principles of marketing, practices, and the application of these practices. Students will learn how marketers deliver value in satisfying customer needs and want; determine which target markets the organization can best serve and decide upon appropriate products, services, and programs to serve these markets.

FINA321 Financial Statement Analysis

MNGT112 Fundamentals of Management

MNGT422 Global Business Strategy

MNGT354 Project Management

FINA301 International Finance

FINA511 FINANCIAL MANAGEMENT, Financial Management is a core course designed to provide MBA students with a comprehensive understanding of fundamental financial concepts and strategic decision-making. The course covers key topics such as the time value of money, risk and return analysis, cost of capital, financial markets, and financial statement analysis. Students will apply financial theories and

tools to real-world business scenarios through case analyses, enabling them to evaluate investment opportunities, assess financing decisions, and optimize capital structure. Additionally, the course explores capital budgeting techniques, working capital management, and dividend policies to enhance financial performance and maximize shareholder value. Through a combination of theoretical learning, quantitative analysis, and case discussions, this course equips students with the financial acumen necessary for effective decision-making in a dynamic business environment.

Research Activities

- Research Interests

Entrepreneurship Education

Entrepreneurial behaviour

Services Marketing

Financial Technology

- Conference Presentations

Navigating the Entrepreneurial Path: The Impact of Career Adaptability, Risk Tolerance, and Opportunity Identification, MENAREC2024, University of Nizwa, 31/10/2024

Entrepreneurial Passion and Entrepreneurial Career Choice: A Study of Omani Undergraduate Students, Fifteenth Biennial Conference on Entrepreneurship, EDII, Ahmedabad, Gujarat, India, 22/02/2023-24/2/2023

‘Unveiling the Veil: Assessing SMEs’ Awareness and Engagement in Circular Economy Transition’, 6th International Conference on Entrepreneurship for Sustainability & Impact, Doha, 17/10/2023-19/10/2023

Abdullah A.S., Norizan M. K., Anju Ravi., Thottoli MM., (2021) Impact of Entrepreneurship Education on the Development of Entrepreneurial Activities, The case of Omani Undergraduate students, ICMeSH 2020 through ESTCON 2020, Universiti Teknologi PETRONAS, Malaysia, 15/07/2021

Impact of Entrepreneurship Education on the Entrepreneurial Intentions of Omani Graduated Students”, The Seventh International College of Education Conference: Education and entrepreneurship: Opportunities and Challenges, Sultan Qaboos University, Muscat, 24/03/2020

- Conference Attendance

Middle East and North Africa Region Entrepreneurship Conference(MENAREC2024),
Nizwa, 30/10/2024-31/10/2024

Fifteenth Biennial Conference on Entrepreneurship, EDII, Ahmedabad, Gujarat, India,
22/02/2023-24/02/2023

6th International Conference on Entrepreneurship for Sustainability & Impact, Doha,
17/10/2023-19/10/2023

The Seventh International College of Education Conference: Education and
entrepreneurship: Opportunities and Challenges, Sultan Qaboos
University,Muscat,Oman, 24/03/2020

- Publications

Article:

1. 2024 [Effects of Entrepreneurship Education Components on Entrepreneurial Intentions in Oman. Entrepreneurship Education and Pedagogy.](#) , Kassim, N. M., Alshukaili, A., Zain, M., Ravi, A., Muneerali, M., & Sharif, K. (2024). Effects of Entrepreneurship Education Components on Entrepreneurial Intentions in Oman. Entrepreneurship Education and Pedagogy.

Book Section:

1. 2025 Navigating the entrepreneurial path: The impact of career adaptability, risk tolerance, and opportunity identification. , Ravi, A. (2025). Navigating the entrepreneurial path: The impact of career adaptability, risk tolerance, and opportunity identification. In Exploring trends, innovations, and digitalization of entrepreneurship: MENA Region Entrepreneurship Conference (MENA REC 2024) (pp. 973-984). Springer. DOI:10.1007/978-3-031-92942-7_63
2. 2012 Cases in Services Marketing; Vinith Kumar Nair: published by Excel Books; Co-authored the Case "Rama Varma Club", ISBN: 978-81-7446-840-6w

Conference or Workshop:

1. 2023 Entrepreneurial Passion and Entrepreneurial Career Choice: A Study of Omani Undergraduate Student, Biennial Conference Proceedings - 15th Biennial Conference on Entrepreneurship (Feb. 2023). Publisher: Bookwell Delhi

Faculty Administrative Experience

2025 - Present: College E Learning Officer

2025 - 2025: Economics & Finance Students` Group Supervisor

2025 - Present: Academic Programme Coordinator -for Undergraduate Programme- International Trade & Finance

2025 - Present: College Website/Media Committee

2021 - 2022: Member -College website/Social Media Management Committee

2020 - 2021: Member -Student Academic Advising & Success Committee

2020 - 2024: Editor - `` Voice of CEMIS`` ,The College News Magazine - University of Nizwa

2019 - 2021: Convenor-Economics&Finance Department Board - CEMIS,University of Nizwa

2018 - 2022: Member & Convener -College News Magazine Committee - CEMIS,University of Nizwa

2018 - 2024: Department Quality Management Officer-Dept of Economics&Finance - CEMIS,University of Nizwa

Oversee the quality management activities of the department

Membership in Professional Bodies

2018-Present: Indian Accounting Associations

Ref.: <https://www.unizwa.edu.om/staff/cemis/anju>