



1.Name: PROF. SAMIRENDRA NATH DHAR

2.Age: 62 years Date of Birth 3rd April 1961

3.Educational Qualifications:

Degrees/ Certificates	Year	Class/Grade
Bachelor of Commerce, B. Com (Honours)	1983	1st class 1st.
Master of Commerce, M.Com (Finance)	1985	1st class 1st.
Master of Business Administration, MBA (Finance)	1999	Grade A
Doctor of Philosophy Ph.D (Commerce)	1992	--
Certificate in Basic Programming	1988	--
Certificate in Cobol Programming	1987	--
Certificate in Software Application	1999	A+

Awards received

- (a) University Medal for 1st Class 1st in B.Com (Honours)
- (b) University Gold medal for 1st class 1st in M.Com
- © Jawaharlal Nehru Memorial fund award for meritorious student 1983

4.Present Occupation: Professor of Commerce, University of North Bengal

5. Teaching Experience: Total experience is 37 years. Taught in Ph.D ,M.Com., M.B.A., B.B.A. and P.G.D.T.M. classes.

Details of Career Path in University

Post Held	From	To	Years	Additional details
Lecturer in Commerce	12.03.1986	03.05.1992	6	Selected in Open Post
Lecturer in Commerce (Senior scale)	04.05.1992	25.05.1998	6	Career Advancement
Reader in Commerce	26.05.1998	04.07.2004	6	Selected in Open Post
Professor in Commerce	05.07.2004	continuing	18+	Selected in Open Post

List of Publications

Books

1. AGENCY BANKING IN INDIA - OPERATIONS, VIABILITY AND IMPACT (WITH CASES) . Mittal Publications, New Delhi, 2023, ISBN 978-93-94569-90-4 , co-author Pintu Prasad Jaiswal, pages 260.
2. CORPORATE TAXES: FISCAL INCENTIVES AND EFFECTIVE TAX RATES IN INDIA . Northern Book Centre, New Delhi, 2016, ISBN 81-7211-367-6 and ISBN 978-81-7211-367-4 (coauthor Ghosh.G.) (pages xviii + 206, price 700)
3. MICROFINANCE- CONCEPTS, SYSTEMS, PERCEPTIONS AND IMPACT: A Study of SGSY operations in India (coauthor S.Sarkar), Readworthy Publications (P) ltd, New Delhi 2011, ISBN 13:978-93-5018-012-9 and ISBN 10:93:5018-012-X (pages X + 366, price Rs 1499)
4. "MICRO-FINANCE FOR WOMEN- NECESSITIES, SYSTEMS AND PERCEPTIONS" Northern Book Centre, New Delhi, 2004, ISBN 81-7211-178-9
5. " MONEY AND MICRO ENTERPRISES IN BHUTAN- THE LAND OF ZORIG CHU SUM THIRTEEN ARTS AND CRAFTS (co-authored with S.Chetri), Sterling Publishers Pvt. Ltd, New Delhi, 2004, ISBN 81-207-2766-5
6. COST ACCOUNTING " PARIBAYAY HISAB" (in Bengali), co-authored with M.M.Maji and R.N.Basu, Kalyani Publishers Ltd. Kolkata. 2000, ISBN 81-7663-724-6

Publications in Journals and edited books

1. Entrepreneurial Ventures by Women in Self Help Groups in India - A Case on Value Creation Processes for Bamboo Handicrafts, *International Journal of Finance , Entrepreneurship and Sustainability*, August 2022 , Vol 2(1) , (bi-annual peer reviewed journal published by World leadership Academy.)
ISSN Online : 2583-0899 doi.org/10.56763/ijfes.v1i
2. Trends in Research on Finance for the Poor- A Perspective of the Last Three Decades . *Conference Proceeding* (as Panellist) , Fifteenth International Accounting Conference – Changing Dimensions of Accounting and Finance , pp- 80-83 Jan 2022

3. Agent Banking in the Rural Areas: Select Cases on Operations & Impediments in North Bengal , *Sodh Sarita* , (An International Multidisciplinary Quarterly Bilingual Peer Reviewed Refereed Research Journal of Govt of India , RNI No UPBIL/2014/56766) Jan- March 2021, Vol 8, Issue 29 , pp 165-169, ISSN - 2348-2397, co-author P. Jaiswal , UGC Care listed.
4. Financial Aberrations of Rural Customers of Business Correspondents: Characteristics, Cases and Curative Strategies, *International Journal of Social Science and Management*, Vol 8, Issue 3, 401-407 , 2021 , Co-author- P. Jaiswal, ISSN 2091-2986 , DOI 10.3126/ijssm
5. Liquidity Balancing and Transaction Denial Imbroglios of Business Correspondents: An Investigation using Structured Equation Modelling , *Indian Accounting Review* ,Vol 24 (2), December 2020, ISSN 0972-1754, (blind reviewed international refereed journal, indexed and included in Index Copernicus, Poland, Ulrich Periodicals Directory USA and Cabell's Directory of Publishing Opportunities, USA,EBSCO, Google Scholar, ICI Journals Master List, Worldcat, Zoological Record, ORCID, IROR ,ISRA, DRJI, Cite Factor, International Scientific Indexing, Research Junction, UGC listed Journal No 46893)
6. Experiments on Microfinance in India – Contributions by Nobel Laureates Abhijit Banerjee and Esther Duflo: A Synoptic and Normative Study, *Indian Accounting Review* ,Vol 23 (2), December 2019, ISSN 0972-1754, (blind reviewed international refereed journal, indexed and included in Index Copernicus, Poland, Ulrich Periodicals Directory USA and Cabell's Directory of Publishing Opportunities, USA,EBSCO, Google Scholar, ICI Journals Master List, Worldcat, Zoological Record, ORCID, IROR ,ISRA, DRJI, Cite Factor, International Scientific Indexing, Research Junction, UGC listed Journal No 46893)
7. An Empirical Investigation of Service Quality Gaps of Housing Finance Companies in India, *International Review of Social Science and Humanities* , Volume9 Number 8 August 2019, ISSN 2250-0715 (P) 2248-9010 (O) , indexed with Cabell's Directories of Publishing Opportunities, USA, Ulrichsweb, Directory of Open Access Journals (DOAJ), EBSCO, Index Copernicus , Gale®.UGC Care listed.
8. "Business Correspondent Agents For Promoting Financial Inclusion: A Study Of Glitches And Gaps In Appointment And Operations ", (co-author – P. P. Jaiswal, *International Journal of Research and Analytical Reviews (IJRAR)*, E-ISSN 2348-1269, P- ISSN 2349-5138, Volume.6, Issue 2, Page No pp.566-576, **May 2019**, UGC listed no 43602
Available at :<http://www.ijrar.org/IJRAR19K2225.pdf>,
9. 'Business Correspondent Agents of Banks in Rural Financial Inclusion: An Investigation in Sikkim after Demonetisation In India.' (co- author P. Jaiswal) in *Regional Rural Banks in India – Challenges and Prospects*, Delta Book World , New Delhi, ISBN 978-93-85719-03-5, 2017
10. 'Cost and Profitability aspects of Floriculture – A study on Gerbera Cultivation by Self-Help Groups',(co-author. P. Tarfdar) , *The Management Accountant*, ISSN 0972-3528. May 2017,

11. 'Technology Adoption For E-Filing: Perceptions And Intentions Of Taxpayers In India ,Co-authors P.. Dhar, D. Chettri, *International Journal Of Research In Computer Application & Management*, Vol 7(11), ISSN 2231-1009 , November 2017
12. The Raison D'être for Intake- Enrolment Gaps in Engineering Colleges :- An Investigation Through Servqual Analysis (coauthor P. Dhar) ,*International Journal Of Engineering and Management Research* , Vol-6 Issue-4 of July-August 2016 ISSN 2250-0758 and ISSN (Print): 2394-6962,(blind reviewed and indexed at Ulrich Periodicals Directory USA , Cabell's Directory of Publishing Opportunities, USA ,Science Directory, Directory of Research Journal Indexing and Infobase) (Impact Factor 3.96)
13. Business Correspondents as Catalysts of Financial Inclusion- Empirical Evidences from North Bengal, (coauthor S. Sarkar), *International Journal of Banking Risk and Insurance* , Vol 4 (1), March 2016, ISSN 2320-7507.
14. Awareness and Risk Perception of ATM Card Users: An Empirical Investigation, (coauthor P. Dhar), *International Journal of Research in Computer Application and Management* , Vol 5 (9), September 2015, ISSN 2231-1009, (double blind reviewed and indexed and listed at Ulrich Periodicals Directory USA , Cabell's Directory of Publishing Opportunities, USA ,Google Scholar, Open J- Gate and Index Copernicus, Poland, with IC value 5.09)
15. Effective Tax Rates and and Role of Accelerated Depreciation Allowance in India, (coauthor G.Ghosh) , *Anweshan*, Vol 3, No 1, March 2015, ISSN 2321-0370
16. Financial Inclusion of Urban Microfinance Beneficiaries -An Assessment of Service Quality of Banks, (coauthor S.Dey) *Indian Accounting Review* ,VI 16 (2), December 2013, ISSN 0972-1754, (blind reviewed international refereed journal, indexed and included in Index Copernicus, Poland, Ulrich Periodicals Directory USA and Cabell's Directory of Publishing Opportunities, USA,EBSCO, Google Scholar, ICI Journals Master List, Worldcat, Zoological Record) (UGC Listed Journal No 46893)
17. Multiple Borrowing, Debt Swapping And Problems In Income Generating Activities Of Microfinance Beneficiaries- An Empirical Investigation *IBSA Journal of Business Studies*, December 2013 , ISSN 2250-1924
18. Ensuring Sustainability of Self help Groups through Effective Marketing Strategies: An Empirical Study, coauthor S. Sarkar), *International Journal of Marketing and Business Communication* 2(1), January 2013, ISSN 2277-484X Indexed Business Source Complete, Ulrich's Web, Cabell's Directory of Publishing Oppurtunities

19. Microfinance Outreach, Multiple Lending and Regulation in India, *SIT Journal of Management*, June 2012 ,ISSN: 2278-9111
20. Financial Sustainability of SHGs in India in “ *Rural Development under Decentralised Governance*”Ed. Biju.M.R. , Concept Publishing Co, New Delhi, 2012, ISBN 978-81-8069-835-5
21. .Microfinance in India: Growth, Glitches and Governance in “ *Microfinance and Financial Inclusion in Developing Economies* , ed. Khan.T.L., Sinha, A & Sahu, T.N. SPS India Ltd, Kolkata, pp 8-15, Jan 2012, ISBN 978-81-9230348-2
22. Presumptive Taxation in India, (coauthor G.Ghosh) *South Asian Journal of Socio-Political Studies*” Vol XI, No2, Jan-June 2011, ISSN 0972-4613
23. “Fiscal Incentives In Profusion- The Case Of Special Economic Zones In India” *Business Insight*. Vol II 2011
24. “ Presumptive Taxation: Systems, Perceptions and Problems” *Indian Journal of Accounting*, (coauthor G.Ghosh) Vol XL (2) June 2010, pp 1-6, ISSN- 0972-1479
25. Fiscal Incentives for SEZs in India: Issues and Controversies in *Role of SEZs in Economic Development of the Country*, ed. Rabi Narayan Misra, Sonali Publications 2010, pp 84-98, ISBN 10-8184112696 and ISBN 13-9788184112696
26. .“ Interest Incomes and Financial Sustainability- The Case of Microfinance Beneficiary Units in India” *Indian Accounting Review*, , (coauthor S. Sarkar) Vol 13, No 1, June 2009 , ISSN 0972-1754(blind reviewed international refereed journal, indexed and included in Index Copernicus, Ulrich Directory and Cabell’s Directory) .
27. “Strategic Issues in Financial Sustainability of Self Help Groups in India”, *South Asian Journal of Socio-Political Studies*” Vol X, No1, July-Dec 2009, ISSN 0972-4613
28. “Sustaining The Microfinance Boom In India---Role of Mf Regulation And Education” – in “*Microfinance and Rural Development- A Critical Review*”. Ed K. Bagchi, Abhijeet Publications, Delhi, pp 9-29, July 2009, ISBN 978-93-80031-16-3

29. SHG- Banking in India: Empirical evidences of Bankers' Perceptions and Problems (co-author K.Seth and S.Sarkar, *Vidyasagar University Journal of Commerce*, pp 54-65, Vol 13, March 2008
30. Poverty alleviation and women empowerment , *Women in the Face of Globalisation ed.* Anil Bhumali and S Anil Kumar, Serials Pub, New Delhi, 2007, ISBN 10: 8183870759 / ISBN 13: 9788183870757
31. Self-Help Groups: A Micro-Financial Approach To Poverty Reduction And Establishment Of Human Rights For Rural Women, (co-author S. Sarkar) , *South Asian Journal of Human Rights* , Number 13, June, 2006
32. What Yunus practices today can be integrated into Commerce Education Tomorrow, Sayantani, Vol 44, No 25, Dec. 2006
33. Who will bear the torch that Yunus lit.- full paper published in seminar proceedings, UGC sponsored State Level Seminar on Microfinance in West Bengal, 21st and 22nd November 2007, Kabi Nazrul College, Murarai
34. "Expanding the Horizons- Integrating Microfinance Education with Business Education",
a. *B.U. Journal of Business Studies* ,Dec 2006, (co- author S.Sarkar)
35. "Marketing Strategies for Self Help Groups -- Problems and Perceptions Sholapith
a. producers : *V.U. Journal of Commerce*, Vol. 10. (March 2005) (Co-author S.Mitra)
36. "Poverty Alleviation and Women Empowerment: Synergistic Endeavours Of Micro-finance In North Bengal", *South Asian Journal of Human Rights* , Vol 1, No 1-2, Jan, Dec 2005
37. Micro- Accounting for Women Micro Entrepreneurs in Self Help Groups- *Indian Accounting Review* Vol 8, No. 2, December 2004
38. "Utility of Manual Records in Accounting Education: An Experiment with Pedagogic Techniques" *Indian Accounting Review* , Vol 7, No. 1, June 2003.
39. "Restructuring of Under Graduate Course Curricula in West Bengal-Some Thoughts" *Bulletin of C.U. Commerce Association*, Vol 2, Issue 2, December 2002.
40. "Relevance of Corporate Annual Reports in providing information to Individual Shareholders in India- An Exploratory Study" *Indian Accounting Review*, Vol 5, NO 2, December 2001.

41. . “Company Size and Effective Corporate Tax Rates: Relationships and Policy Choices”: *V.U. Journal of Commerce Vol 5. March 2000*
42. . “Total Quality Management: Concept and Experiences” in *Issues in Modern Management ed.- Sikidar and Pramanik, Kaniska Publishers, 1998.*
43. . “Financial Institutional Holding- Its effect on Corporate Financial Behaviour”, *Gauhati Journal of Commerce, 1999*
44. .” Tax Perceptions of Tiny Scale Women Entrepreneurs in North Bengal”: in *Development of Women Entrepreneurs in India|” ed. Swarajlaxmi, Discovery Publishing House, 1998*
45. .Methods used by Small Indian Investors to appraise Investments in Equity Shares: A Survey” *Indian Accounting Review, Vol 1 , December 1997.*
46. . “ Presumptive Taxation – Taxpayers Perceptions – A survey” *The Management Accountant, Dec , Vol 23, Issue 12, 1997*
47. . “Rational Use of Financial Ratios for Equity Research” in *Current Issues in Management. Ed. Rao & Pramanik, Deep and Deep Publishers, 1996*
48. . “Corporate Image as a Determinant of Equity Share Prices- An Empirical Investigation” .*Vanijya, Dibrugarh University March 1996*
49. .Can Financial Institutional equity Holding affect Corporate Efficiency”, *Economic Affairs, Agricultural Economics and Social Science Research Association , Vol 41 (1) Jan- March1996*
50. . ”Effective Corporate Tax Rates in India- A Review” *NBU Review, 1996*
51. .“ Return from Equity Shares in the post CCI regime”, *The Management Accountant, Vol 25 (9) Sept1995*
52. “ Return on Equities- A Retrospective” *NBU Review1993 (co-authored)*
53. “ Aristocrats of Indian Stock Market” *Decision (Indian Institute of Management) April 1992, Vol 19 (1) coauthored*
54. .“ How profitable is Equity Investment ” *The Management Accountant. June 1991, Vol 17(1) coauthored.*

Publications (in Bengali Language)

55. “ Ek Nisshobdo Biplober Karnodhar – Muhammad Yunus” *Uttar Banga Sambad Vol 27 No 149, 16th October 2006*
56. “Bishes Arthonotik Anchal: Ektoo Dhire Chola Jai Ki?” *Uttar Banga Sambad Vol 27 No 182, 18th November 2006*

57. “Swanirbharata O Narir Khomotayon” (co-authored with M.Bera) in “Ekta Prayas- Volume II , pp 1-8 , Published by Centre for Women Studies, NBU, and Prasar Bharati , November 2003,

International Visits:

- (i) Bangladesh 2023 : Chaired technical session in International Accounting Conference organised by Bangladesh Accounting Association in Dhaka
- (ii) Bangladesh 2016 , Invited discussant in International Conference in Contemporary issues in Business Research, 4th June 2016, organised by Begum Rokeya University, Rangpur, Bangladesh
- (iii) Bhutan, 2002 and 2003: Field surveys in different areas of Bhutan for authoring a book Money and Micro Enterprises in Bhutan- The land of Zorig Chu Sum Thirteen Arts and Crafts (co-authored with S.Chetri), Sterling Publishers.

Ph.D Guidance

- (a) Ph.D thesis titled “ Financing Micro enterprises in Bhutan: Systems, Problems and Prospects: An Empirical Study. Saamdu Chetri (Degree awarded to a foreign scholar) 2002. **Degree awarded**
- (b) Ph.D thesis titled “Self Help Groups: A Study of Systems, Operations and Constraints of A Microfinance Programme with Special Reference to Jalpaiguri District’ Soumitra Sarkar, 2008. **Degree awarded**
- (c) Ph.D thesis titled Microfinance of Urban Poor Micrentrepreneurs-Systems, Problems and Impact” Surajit Dey 2011, **Degree awarded**
- (d) Ph.D thesis titled Fiscal incentives, additional taxes and Problems of management of Corporate Taxes in India” Gangotri Ghosh, 2014, **Degree awarded**
- (e) Ph.D thesis titled ‘Housing Finance: Borrowers awareness, Information Asymmetry and Service Quality of Providers’, Dipika Bhowmik, 2023 **Degree awarded**
- (f) Ph.D thesis titled “Financial Inclusion through Business Correspondents and Facilitators in Sikkim: An Empirical Study’, registered scholar Pintu Prasad Jaiswal, 2022, **Degree Awarded**
- (g) Ph.D thesis titled ‘Relation Between Stock Markets and Select Macro-Economic Variables: A Study on Pre and Post Liberalisation Experiences in India’ (co –guide with Prof. H.Ray) registered, scholar Joy Sarkar, 2021, **Degree awarded**
- (h) Ph.D thesis titled ‘Domestic Financial Market Integration: A Study on Inter-Linkage Amongst Indian, Money, Capital and Foreign Exchange Market’, (co –guide with Prof. H.Ray) registered, scholar Debashree Dey, 2021, **Degree awarded**
- (i) Ph.D thesis titled "Financial Literacy and Financial Resilience of Women Micro-finance Beneficiaries in Darjeeling District” Saraswati Lama , *to be submitted in 2024*

- (j) Ph.D thesis titled “Viability of Economic Activities of Women SHGs under Clusters of Anandadhara (WBSRLM) – with Special Reference to Cooch Behar District, *to be submitted in 2024*
- (k) Compliance Behaviour of Indian Individual Income Tax Assesseees – An Empirical Study registered, scholar Durga Prasad Chettri, WIP

Projects Completed:

- (a) Impact of Corporate Image on Equity Share Prices: An Empirical Study, financed by UGC, 1995
- (b) Financing Women Micro entrepreneurs in North Bengal: Role of UBKG Bank: financed by Centre for Women Studies North Bengal University, 2002.
- {c} Livelihood Study in Tea Estate Areas of Dooars: financed by CARE India, 2002 (co investigated with D.Bhattacharya and S.G.Sarkar)
- (d) Faculty lead in Chain of Change Program –Innovating through peer- to peer networks for Entrepreneurial Advancement- in collaboration with, Crummer Graduate School of Business, Rollins College, Florida, University of Nebraska and US Department of State. 2020-21.

Administrative Experience:

(A) Administrative Experience in North Bengal University

- (a) Head of the Department of Management, NBU, from September 2018
- (b) Head of the Department of Commerce, NBU, from September 2013 to September 2015
- (c) Head of the Department of Commerce, NBU, from June 2000 to June 2002
- (d) Chairman, Undergraduate Board of Studies in Tourism Management from July 2019
- (e) Chairman, Undergraduate Board of Studies in Retail Management from July 2019
- (f) Chairman, Undergraduate Board of Studies in Business Administration from May 2018
- (g) Chairman, Undergraduate Board of Studies in Commerce from May 2003- June 2007
- (h) Chairman, Undergraduate Board of Studies in Commerce from July 2007 – 2012
- (i) Chairman, Post Graduate Board of Studies in Commerce from June 2013 to June 2015
- (j) Chairman, Post Graduate Board of Studies in Commerce from June 2000 to June 2002
- (k) Chairman, U.G. Board of Studies in Tourism Management from May 2015 – Sept 2015
- (l) Member North Bengal University Court , June 2006 – 2010
- (m) Member North Bengal University Court , June 2010 – 2013
- (n) Member North Bengal University Court , September 2013 – 2015
- (o) Member Executive Council, NBU Sept 2013 to Dec 2013.

- (p) Campus In- Charge, NBU (12.7.2012 to 13.7.2012, 1.7.2012 to 4.7.2012, 21.1.2010 to 23.10.2010, 11.1.2010 to 12.1.2010, 3.1.2010 -5.1.2010)
- (m) Member, Committee for Comprehensive Study of Staff Pattern in NBU January 2011
- (n) Member, Committee for Academic Reforms in the University, NBU ,February 2008.
- (o)Member, Committee on Status Report of Directorate of Distance Education & Affiliated Colleges
- (p) Member, Finance Committee for NAAC peer team visit 2016
- (q) Member of Committee for composition of Selection Committee for selection of Officers
- (r) Member High Power Financial Resource Mobilisation Committee from 2023
- (s) Member Post Graduate Admission Committee from 2022

Experience in Academic and Administrative Audit.

- i. Academic audit completed in Siliguri College in May 2023-10-04
- ii. Academic and Administrative Audit completed in Siliguri Institute of Technology in September 2023.

Member in Research Boards and other boards of Other Universities

- 1.Member of Research Board of Studies in Commerce, University of Raiganj Sept 2019
- 2.Member of Board of Studies in Commerce,. Panchanan Barma University from 2018
- 3.Member, School of Professional Studies, Sikkim University 2014-2016
- 4.Member of Board of Studies in Commerce,. Sikkim University 2014-2016
5. Member of Research Board of Studies in Commerce, University of Burdwan 2010-12
6. Member of Research Board of Studies in Commerce, University of Burdwan 2022 continuing
- 7.Member Board of Undergraduate Studies in Commerce , North Eastern Hill University.2011 -14
- 8.Member, Advisory committee of DRS –I, SAP, Faculty of Management Studies, Banaras Hindu University 2011 and 2012.

Member of Central Government Committees

- (i) Regional Direct Taxes Advisory Committee, Govt. of India, Member from 2008- 2010
- (ii) Regional Direct Taxes Advisory Committee, Govt. of India, Member from 2012 - 2014.

Expert in other Government Commissions

- (i) NAAC (National Assessment and Accreditation Council. Acted as Chairperson, Co-ordinator and peer team member in NAAC visits to institutions
- (i) Union Public Service Commission:- Subject Expert for a Confidential Exam July 2013
- (ii) Sikkim Public Service Commission:
 - (a) Subject Expert in Commerce February 2003
 - (b) Member Selection Committee CAS, March 2006
 - (c) Chairman and Subject Expert for PGT March 2012
 - (d) Subject Expert for Selection Committee Commerce 2013

(iii) Assam State Level Eligibility Commission : Subject Expert in Commerce, for SET examinations.

(iv) West Bengal College Service Commission :

Subject Expert in Commerce for selection committees and SET examinations

(v) Odisha State Level Eligibility Commission : Subject Expert in Commerce

Editor in Journals

1. Chief Editor ANWESHAN, Vol 2(1), March 2014, and Vol 3(1), March 2015, ISSN 2321-0370
2. Member of Editorial Board – Vidyasagar University Journal of Commerce ISSN 0973-5917

Resource person and coordinator in UGC Sponsored Faculty Development and Refresher Courses

- Resource person in more than 100 Faculty Development, Refresher and Orientation Courses in India
- Coordinator of UGC sponsored Refresher Course in Commerce (ID) on Business Decision Making Techniques and Corporate Governance held from 10th to 30th December 2014. Joint – Coordinators-Mr. Joy Sarkar
- Coordinator of UGC sponsored Refresher Course in Commerce) on Micro and Small Scale Enterprises and Corporate Governance held from 1st August to 21st August 2013.

(C) Talks broadcasted from All India Radio:

Talks broadcasted from All India Radio

Date

(a) Indian Economy: Ushering a New Era	4.12.95
(b) Rural Development and Small Scale Industry during the last four years	14.4.95
© Small Scale Industry in Indian Economy	17.4.95
(d) Getting on with GATT	12.7.94
(e) Indian Economy- A New Horizon	3.2.97
(f) Stock Market Reforms	30.6.97
(g) The Time for Festivities	6.10.97
(h) Sensex and Economic Trend	21.5.01

(i) Women Empowerment (Narir Khomotayon – Bengali)

May 03

(j) Education after Higher Secondary (Ucca Madyamiker por Porashona-Bengali 22.8.03

Illustrative List of Seminars/ Conferences/ Workshops

1. Chaired a technical session on Financial Inclusion in International Accounting Conference-2023 organized by Bangladesh Accounting Association in collaboration with Indian Accounting Association Research Foundation scheduled on January 28 and 29, 2023,
2. Invited Resource Panellist in session ‘Researches in Accounting and Finance – Changing Dimensions’, in the 15th International Accounting Conference organised by Indian Accounting Association Research Foundation on 8th & 9th January 2022 .
3. Chaired a technical session in the International Conference on Emergence in Commerce, Business, Management & Information Technology organised by Raiganj University and College of Management & Commerce, Srinivas University, Mangalore, Karnataka, India, 16th December 2021.
4. Chaired a technical session on Financial Inclusivity and Digital Finance in the International Conference on 'Financial Inclusivity and Corporate Social Responsibility for Sustainable Development' organised by Kalinga Institute of Industrial Technology, Bhubaneswar, Orissa, India on 5th September 2021.
5. Prof. G.D. Roy Memorial invited Lecture organised by Indian Accounting Association Research Foundation Indian Accounting Association Research Foundation and National Conference on Contemporary Issues in Accounting and Finance on January 09, 2021
6. Chaired a Technical session on “Accounting and Taxation” in a two days National Seminar on Advances in Business and Management organised by Department of Commerce North Bengal University held on 2^{8th} and 2^{9th} March 2019.
7. Director of National Management Conclave organised by Department of Management, North Bengal University held on 14th and 15th March 2019.
8. Chaired a Technical session on “ Recent Trends in Accounting, Finance and Taxation” in a two days National UGC Seminar on “ Contemporary Issues in Accounting and Finance” sponsored by ICSSR and organised by Calcutta Girl’s College and Vidyasagar College on 29th and 30th January 2019. .
9. Chaired a Technical session on Microfinance and Crop Insurance in the Fourteenth International Accounting Conference organized by Indian Accounting Association Research Foundation and Deloitte on January 5th and 6th 2019.
10. Presented a paper titled “ Service- Quality in Housing Finance: An Empirical Investigation into the Expectation-Perception Gap of Borrowers”, jointly with D.Bhowmik in the Fourteenth International Accounting Conference organized by Indian Accounting Association Research Foundation and Deloitte on January 5th and 6th 2019.
11. Delivered a lecture on Financial Literacy as invited Resource Person in the one day National UGC Seminar on “ Contemporary Issues in Accounting and Finance” organised by Calcutta Girl’s College on 27th June 2018.

12. Delivered a lecture on Financial Inclusion as invited Resource Person in the two day Bi-Lingual Inter- Disciplinary National Seminar on “Inclusion, Growth and Development: The Indian Experience” organised by Sikkim University and Sikkim Govt. College Burtuk and sponsored by RUSA, Ministry of HRD, GOI. 12th and 13th March 2018.
13. Chaired Technical session H – Microfinance and Financial Inclusion” in the Thirteenth International Accounting Conference organized by Indian Accounting Association Research Foundation and Deloitte on January 7th and 8th 2017.
14. Delivered a lecture on Green Accounting as invited Resource Person in the UGC sponsored National Seminar on “Green Accounting and Sustainability” organized by Shree Agrasen Mahavidyalya, Dalkhola , held on 24th and 25th February 2017.
15. Presented a paper titled “ Electronic Tax Filing Perceptions and Adoption Intentions in India- An Empirical Investigation ”, jointly with D.P. Chettri in the Thirteenth International Accounting Conference organized by Indian Accounting Association Research Foundation and Deloitte on January 7th and 8th 2017.
16. Delivered the “Prof. Arun Kumar Basu Memorial lecture” at University of Gour Banga , Malda on 6th December 2016.
17. Chaired a technical session and delivered a lecture on Financial Literacy in the UGC sponsored National Seminar on “Financial Markets, Financial Literacy and Micro Finance” organized by Umesh Chandra College, Kolkata and Indian Accounting Association , held on 2nd and 3rd December 2016.
18. Chaired a technical session and delivered Plenary lecture in NAAC Sponsored National Seminar On Achieving “Quality” In Higher Education: Constraints, Complexities And Challenges , organized by St.Josephs College, North Point, Darjeeling, 25th -27th June, 2016.
19. Chaired a technical session in International Conference on Contemporary Issues of Business Research organised by HEQEP Sub-Project CP no 3068, Faculty of Business Studies, Begum Rokeya University, Rangpur, Bangladesh on 4th June 2016.
20. Chaired a technical session in UGC sponsored National Seminar on ‘Regional Imbalances and Sustainable Development in India with Special Reference to North Eastern Region’ organised by Siliguri College of Commerce on February 20 – 21, 2016.
21. Key- Note speaker in UGC sponsored National Seminar on ‘Role of Self-help Groups as Catalyst in Rural Livelihood’ organized by Dinhata college and DRDC (Anandadhara D.O.), Coochbehar under West Bengal State Rural Livelihood Mission, Dec 19-20,2015.
22. Chaired a technical session on Accounting and Finance in Peter Drucker memorial 6thNational Business Research Conference on ‘ Latest Trends in Management, Economics and Social Sciences’, organized Siliguri Institute of Technology, November 21, 2015.

23. Keynote address delivered at Induction programme for BBA students organized Siliguri Institute of Technology, July 30, 2016.
24. Keynote address delivered at Induction programme for MBA students organized Siliguri Institute of Technology, August 10, 2016.
25. Special lecture delivered as visiting faculty on Research Methodology – ‘ Measurement and Scaling Techniques’ in Gour Banga University on 11th May 2015
26. Special lecture delivered as Resource person on Industry – University Linkage in CONNEXION (UGC Sponsored University Industry Linkages Programme) , North Bengal University, 3rd March 2015.
27. Paper titled ‘ATM Card Technology- Awareness and Risk Perception of Users- An Empirical Investigation ‘ presented jointly with P. Dhar at the 22nd West Bengal State Science and Technology Congress , organized by Department of Science and Technology, Govt. of West Bengal and North Bengal University, Feb 20 and March 1 2015.
28. Chaired a technical session on Financial Inclusion and Microfinance in International Conference on “ Modern Trends in Social and Basic Sciences” organized by Alipurduar College on March 27th and 28th 2015.
29. Presented a paper titled “ Financial Inclusion through Business Correspondents- An Investigation into the Operations in North Bengal”, jointly with S.Sarkar in the Twelfth International Conference on Contemporary Issues in Accounting and Finance organized by organized by IAA Research Foundation , Deloitte on January 3rd and 4th 2015.
30. Chaired a technical session on the Emerging Trends in Finance at the National Seminar on Emerging Trends and Issues in Management organized by Department of Management, North Bengal University on December 4th and 5th 2014.
31. Chaired a technical session in the 4thAll India Conference on Business Studies, organized by International Business Studies Academia, November 20th and 21st, 2014.
32. Chaired a technical session and delivered a lecture on ‘The Implications of Different Financial Decisions in Managing the Global Business” in National Symposium on ‘Managing the Global Business: The Road Ahead’ organized Department of Management, North Bengal University on December 1st and 2nd February 2014.

33. Chaired a technical session on Taxation in the Eleventh International Accounting Conference , organized by IAA Research Foundation , Deloitte, International Association for Accounting Education and Research (IAAER) and EIILM on 5th and 6th January 2013 .
34. Service Quality of Banks for Financial inclusion , delivered in the Eleventh International Accounting Conference , organized by IAA Research Foundation , Deloitte, International Association for Accounting Education and Research (IAAER) and EIILM on 5th and 6th January 2013 .
35. Delivered an address on Technological Innovations Business Strategies in Technovision 2K13 organised by Siliguri institute of Technology, 11th February 2013.
36. Chaired a technical session and delivered the key note address on Microenterprises and Microfinance in U.G.C. Sponsored National Seminar On “Economic Reforms in India with special reference to Development of North Bengal” organized by Siliguri College of Commerce in collaboration with SJDA, 16th and 17th March 2013.

37. Chaired a technical session and delivered a lecture as Key Speaker in in U.G.C. Sponsored National Seminar on Entrepreneurship and Inclusive Growth , organized by the department of Commerce, North Eastern Hill University on 21st and 22nd March 2013.

38. Delivered the key note address and chaired a technical session in U.G.C. Sponsored National Seminar On “Legal Environment of Business in North East Region of India” organised by Sikkim Government College and Sikkim Law College on 27th and 28th March 2012..
39. Key Note address delivered on Microfinance Systems and Governance and chaired a technical session in the International Conference on Financial Inclusion and Microfinance in Developing Economies organized by Department of Commerce with Farm Management , Vidyasagar University, sponsored by UGC and UCO Bank on 15th and 16th February 2012.

40. Visiting lecture on workshop on Hospital Management in Internship Induction Programme, organized by North Bengal Medical College and Govt. of West Bengal on 16th March 2012.

41. Key note address delivered and chaired a technical session in U.G.C. Sponsored National Seminar On “Microfinance Initiative, Inclusion And Impact In India And Sustainability Of SHGs As Poverty Alleviation Program” organized by Kalimpong College and Centre for Mountain Dynamics on 28th & 29th April, 2012

42. Delivered an address as Resource person for a workshop on career guidance of students, organized by Kalipada Ghosh Tarai Mahavidyalaya, sponsored by UGC, on 21st September 2012.

43. Key note address delivered on Financial Economics in the Peter.F. Drucker Memorial National Seminar on Opportunities and Challenges of Contemporary and Innovative Management Practices organized by the Dept. of Business Administration, SIT, in collaboration with West Bengal University of Technology, 5th and 6th October 2012.
44. Key Note Address on Microfinance delivered in UGC sponsored National Seminar on “Pushing Financial Inclusion: Challenges & Way Forward”, organized by Sushil Kar College, Champahati, 24 Parganas, Sept 23-24, 2011
45. “Financial Inclusion through Microfinance- Systems and Problems” delivered as Visiting Professor under UGC CAS –I Programme in the Department of Commerce, University of Calcutta on 28th March 2011.
46. “Multiple Financial Accesses in Micro financing- Perceptions and Problems-An Empirical Investigation”, in the 10thInternational Accounting Conference, organized by IAA Research Foundation, Deloitte, International Association for Accounting Education and Research (IAAER) and EIILM on 8th and 9th January 2011.
47. Chaired a technical session on microfinance in the 10thInternational Accounting Conference, organized by IAA Research Foundation, Deloitte, International Association for Accounting Education and Research (IAAER) and EIILM on 8th and 9th January 2011.
48. “Social Business – Planning Techniques” delivered as expert in “Utthan- A Social Business Plan Competition” organized by Faculty of Management Studies, Banaras Hindu University (BHU) as UGC- DRS programme on 28th January 2011.
49. “Careers in Commerce- Avenues, Aptitudes and Strategies” lecture delivered as Resource Person in UGC sponsored Career Fair organized by Kalipada Ghosh Tarai Mahavidyalaya, Bagdogra on 4th March 2011.
50. Chairman of the Technical Session and speaker on “Tax Reforms in India : Opportunities and Challenges” in Golden Jubilee National Seminar on “Emerging Issues in Accounting and Finance” organized by the Dept. of Commerce, University of Burdwan on 16th and 17th February 2010
51. “Presumptive Taxation in India- Systems, Perceptions and Problems” presented with coauthor G.Ghosh at the technical session on “Changing Scenario for Taxation in India”

in the XXXI All India Accounting Conference held at Jiwaji University, Gwalior on 14th and 15th November 2009.

52. Resource Person in UGC sponsored National Seminar on “ Facets of Modernity in Bengal, . Delivered a lecture on “Realigning Microfinance Strategies Through Modern Management Approaches” ,24th and 25th March 2009, organized by Kalipada Ghosh Tarai Mahavidyalaya, Bagdogra in collaboration with Surya Sen college Siliguri.
53. “ From Quantity to Quality- Realigning Microfinance Strategies in the North East”, delivered as Keynote Speaker in National Seminar on “Microfinancing as a Means of Alleviating Poverty”, 6th and 7th March 2009, organized by North Eastern Council- Govt.of India, Meghalaya Rural Development Society and Shillong Commerce College, Shillong, Meghalaya.
54. “Social Entrepreneurs- Challenges and Tasks” spoken as Chairperson of a Technical Session in a National Seminar on “ Social Entrepreneurship” organized by Faculty of Management Studies, Banaras Hindu University, Varanasi 1st March 2009 ,
55. “Financial sustainability of Microfinance Units- Empirical Evidences from India” (co-author S.Sarkar) , in the 9thInternational Accounting Conference, organized by IAA Research Foundation Deloitte on 3rd and 4th January 2009 and co- chaired a technical session on microfinance in the conference.
56. “ Microfinance Experiences in India –Development, regulation and Research”. Presented (as invited speaker) in the National seminar on “Microfinance” , Dept of Commerce, University of Calcutta, 9th August 2008.
57. “SHG – banking in India- Empirical Evidences of Bankers’ Perceptions and Problems” (co-authors- K.Seth and S.Sarkar) , National Seminar on “Current Trends in Indian Banking” held at Vidyasagar University February 23, 2008,
58. Micro-entrepreneurs in Tourism Sector in North Bengal”, address delivered as Chairperson of technical session II of UGC National Seminar on Developing Entrepreneurship in Hill Tourism”, Kalimpong College, 17th and 18th March 2007
59. “ Challenges before Commerce and Management Education in India” paper presented as invited speaker in UGC National Seminar on Issues and Challenges of Higher Education in India after Globalisation, held at Siliguri Commerce College, 18th February 2006

60. "SEZs-the Bone of Contention", paper presented at the 59thAll India Commerce Conference, Vishakhapatnam, Dec 28th to 30th, 2006
61. Marketing Innovations and Strategies for Microfinance Beneficiaries- (*co author S. Sarkar*) Presented at the 58thAll India Commerce Conference held at M.G. Kashi Vidyapith, Varanasi, held from 27th to 29th December 2005
62. Micro Finance: In Search of Socio-Economic Identities through SHGs –presented at the National Seminar on Politics of Identity: Social and Economic Implications in the Contemporary Indian Situation, Dept. of Political Science, North Bengal University, 19th and 20th March, 2005.
63. Micro Accounting for Women Entrepreneurs- presented at the 7thInternational Accounting Conference, IAARF, Kolkata, January 8th& 9th, 2005
64. Micro Finance for Women- Progress, Perceptions and Impact in North Bengal- presented at the National Seminar on Women and Development: West Bengal Scenario organized by Centre for Women Studies, NBU, February 1st and 2nd, 2005.
65. " Microfinance- Glimpses from the North East", National Seminar on "India's North East; Society, Economy and Polity" organized by the Department of Political Science, North Bengal University, in Collaboration with Maulana Abul Kalam Azad Institute of Asian Studies, Kolkata , held on 17th 18th March, 2004 in NBU.
66. 6. " Accounting Education in the Indian Universities: Challenges and Strategies in the WTO regime"UGC Golden Jubilee Seminar 2002-2003 on Policy Planning for Higher Education in India under the WTO and GATS regime, in NBU, November 14th –15th, 2003.
67. " Micro finance and Role of Regional Rural Banks", Workshop on Micro finance, organized by Uttar Banga Kshetriya Gramin Bank ,November 15th 2003
68. "Use of Manual Record Systems as an aid in Accounting Education" presented at the Sixth International Accounting Conference, organized by IAA Research Foundation, 11th –12th Jan 2003.

69. “Role of Self Help Groups in Delivering Micro-Finance to Women- A study of the perceptions of the Beneficiaries” presented at the National Seminar of the Centre for Women Studies, NBU, Jan 28-30, 2002

70. “ Aspects of Group Dynamics in Promotion and Development of SHGs” presented at the Workshop on Micro finance in North Bengal, organized by CACE, NBU and CARE India, 14-15 Jan 2002.

71. “Micro finance and Women Empowerment—Issues in Grading of Self Help Groups” presented at the International Conference on Women Empowerment and Protecting against Violence on Women, CWS. NBU and Law College Balurghat; 2-3 October 2002.

72. “ Corporate Financial Reports- Do Individual Shareholders Really Need Them ? presented at the National Seminar on *Corporate Financial Reporting* organized by SAP programme, Department of Commerce, University of Calcutta , 24-25th March 2001.

73. .Foreign Institutional Investors and the Indian Stock Market- A study of Investors Awareness” presented at the 2ndInternational Accounting Conference, 1994

74. .” Stock Market and Rate of Return on Equities” presented at the UGC National Seminar, NBU, 1989

75. “A New Approach to Lev and Schwartz Model”presented at the UGC National Seminar, NBU and the Institute of Chartered Accountants of India, 1989, (coauthored)