



**Name : PROF. SAMIRENDRA NATH DHAR,**

**Academic Qualifications** M.Com , MBA ( Finance), Ph.D

**Address** : Department of Commerce, University of North Bengal

**Present Designation** : **Professor of Commerce**

**Date of Joining North Bengal University** : 12<sup>th</sup> March 1986

**Date of Joining as Professor (Open Post)** : 5<sup>th</sup> July 2004

**Teaching and Research Experience at Post Graduate level - 36 years**

**E- Mail Id** : [dharsnd@gmail.com](mailto:dharsnd@gmail.com), dharsnd@nbu.ac.in

**Contact No** :+91-9434352886

**Teaching and Research areas** : Advanced Management Accounting, Microfinance and Financial Inclusion, Corporate Taxation

#### **Life Member of Academic Associations**

1. Indian Accounting association Research Foundation
2. Indian Accounting Association
3. Indian Commerce Association

#### **Member in Research Boards and other boards of Other Universities**

- 1.Member of Research Board of Studies in Commerce, University of Burdwan since Jan 2022
2. Member of Board of Studies in Commerce,. Gour Banga University since Jan 2022
- 3.Member of Research Board of Studies in Commerce since University of Raiganj Sept 2019
- 4.Member of Board of Studies in Commerce,. Panchanan Barma University since 2018
- 5.Member, School of Professional Studies, Sikkim University 2014-2016
- 6.Member of Board of Studies in Commerce,. Sikkim University 2014-2016
7. Member of Research Board of Studies in Commerce, University of Burdwan 2010-12
- 8.Member Board of Undergraduate Studies in Commerce , North Eastern Hill University.2011 -14

#### **Membership in Government Bodies**

- (i) NAAC peer Team member for some visits to institutions
- (ii) Member, Advisory Committee of DRS –I, SAP, Faculty of Management Studies, Banaras Hindu University 2011 and 2012.

(iii) Member Regional Direct Taxes Advisory Committee, Govt. of India, Member from 2008-10 and 2012-2014

(iii) Union Public Service Commission:- Subject Expert for a Confidential Exam July 2013

(iv) 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

(v) Assam State Level Eligibility Commission : Subject Expert in Commerce, Aug 2014

(vi) West Bengal College Service Commission : Subject Expert in Selection Committee of lecturers in Commerce various years

#### **Administrative Roles in North Bengal University**

a) Head of the Department of Commerce, NBU, from September 2013 to September 2015

b) Head of the Department of Commerce, NBU, from June 2000 to June 2002

c) Head of the Department of Management, NBU, from September 2018- 2020

d) Member North Bengal University Court , June 2010 – 2013

e) Member North Bengal University Court , September 2013 – 2015

f) Member Executive Council, NBU Sept 2013 to Dec 2013.

g) Chairman, Undergraduate Board of Studies in Tourism Management from July 2019

h) Chairman, Undergraduate Board of Studies in Retail Management from July 2019

i) Chairman, Undergraduate Board of Studies in Business Administration from May 2018

j) Chairman, Undergraduate Board of Studies in Commerce from May 2003- June 2007

k) Chairman, Undergraduate Board of Studies in Commerce from July 2007 – 2012

l) Chairman, U.G. Board of Studies in Tourism Management from May 2015 – Sept 2015

#### **Awards Received**

(a) National Scholarship, Jawaharnal Nehru book grant and university silver medal with gold crest for 1st Class 1st in B.Com ( honours)

(b) Jawaharnal Nehru book grant and university gold medal for 1st Class 1st in M.Com

(c) Best research paper in 9th International Accounting Conference, 2009 ( coauthor - S. Sarkar)

#### **Books published**

a. 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 )

b. 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)

- c. "MICRO-FINANCE FOR WOMEN- NECESSITIES, SYSTEMS AND PERCEPTIONS" Northern Book Centre, New Delhi, 2004, ISBN 81-7211-178-9
- d. " 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
- e. 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. 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.
2. 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)
3. 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 )
4. 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.

5. "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
6. '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
7. '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,
8. '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
9. 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)
10. 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.
11. 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 )
12. 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
13. 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)

14. 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
15. 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 Opportunities
16. Microfinance Outreach, Multiple Lending and Regulation in India, *SIT Journal of Management*, June 2012 ,ISSN: 2278-9111
17. 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
18. .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
19. Presumptive Taxation in India, (coauthor G.Ghosh) *South Asian Journal of Socio-Political Studies*” Vol XI, No2, Jan-June 2011, ISSN 0972-4613
20. “Fiscal Incentives In Profusion- The Case Of Special Economic Zones In India” *Business Insight*. Vol II 2011
21. “ Presumptive Taxation: Systems, Perceptions and Problems” *Indian Journal of Accounting*, (coauthor G.Ghosh) Vol XL (2) June 2010, pp 1-6, ISSN- 0972-1479
22. 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
23. .“ 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 ) .
24. “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
25. “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

26. 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
27. 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
28. 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
29. What Yunus practices today can be integrated into Commerce Education Tomorrow, Sayantani, Vol 44, No 25, Dec. 2006
30. Who will bear the torch that Yunus lit.- full paper published in seminar proceedings, UGC sponsored State Level Seminar on Microfinance in West Bengal, 21<sup>st</sup> and 22<sup>nd</sup> November 2007, Kabi Nazrul College, Murarai
31. "Expanding the Horizons- Integrating Microfinance Education with Business Education",
  - a. *B.U. Journal of Business Studies* ,Dec 2006, (co- author S.Sarkar)
32. "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)
33. "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
34. Micro- Accounting for Women Micro Entrepreneurs in Self Help Groups- *Indian Accounting Review* Vol 8, No. 2, December 2004
35. "Utility of Manual Records in Accounting Education: An Experiment with Pedagogic Techniques" *Indian Accounting Review* , Vol 7, No. 1, June 2003.
36. Restructuring of Under Graduate Course Curricula in West Bengal-Some Thoughts" *Bulletin of C.U. Commerce Association*, Vol 2, Issue 2, December 2002.
37. "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.
38. "Company Size and Effective Corporate Tax Rates: Relationships and Policy Choices": *V.U. Journal of Commerce* Vol 5. March 2000

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

Publications ( in Bengali Language)

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

**Illustrative List of some Seminars/ Conferences/ Workshops**

1. Invited 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 .
2. 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.
3. 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.
4. 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 28<sup>th</sup> and 29<sup>th</sup> March 2019.
5. Director of National Management Conclave organised by Department of Management, North Bengal University held on 14<sup>th</sup> and 15<sup>th</sup> March 2019.
6. 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 29<sup>th</sup> and 30<sup>th</sup> January 2019. .
7. 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 5<sup>th</sup> and 6<sup>th</sup> 2019.
8. 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 5<sup>th</sup> and 6<sup>th</sup> 2019.
9. 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 27<sup>th</sup> June 2018.
10. 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. 12<sup>th</sup> and 13<sup>th</sup> March 2018.
11. 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 7<sup>th</sup> and 8<sup>th</sup> 2017.
12. 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 24<sup>th</sup> and 25<sup>th</sup> February 2017.
13. 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 7<sup>th</sup> and 8<sup>th</sup> 2017.



14. Delivered the “Prof. Arun Kumar Basu Memorial lecture” at University of Gour Banga , Malda on 6<sup>th</sup> December 2016.
15. 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 2<sup>nd</sup> and 3<sup>rd</sup> December 2016.
16. 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, 25<sup>th</sup> -27<sup>th</sup> June, 2016.
17. 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 4<sup>th</sup> June 2016.
18. 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.
19. 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.
20. Chaired a technical session on Accounting and Finance in Peter Drucker memorial 6<sup>th</sup>National Business Research Conference on ‘ Latest Trends in Management, Economics and Social Sciences’, organized Siliguri Institute of Technology, November 21, 2015.
21. Keynote address delivered at Induction programme for BBA students organized Siliguri Institute of Technology, July 30, 2016.
22. Keynote address delivered at Induction programme for MBA students organized Siliguri Institute of Technology, August 10, 2016.
23. Special lecture delivered as visiting faculty on Research Methodology –‘ Measurement and Scaling Techniques’ in Gour Banga University on 11<sup>th</sup> May 2015
24. Special lecture delivered as Resource person on Industry – University Linkage in CONNEXION ( UGC Sponsored University Industry Linkages Programme ) , North Bengal University, 3<sup>rd</sup> March 2015.
25. Paper titled ‘ATM Card Technology- Awareness and Risk Perception of Users- An Empirical Investigation ‘ presented jointly with P. Dhar at the 22<sup>nd</sup> 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.

26. 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 27<sup>th</sup> and 28<sup>th</sup> 2015.
27. 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 3<sup>rd</sup> and 4<sup>th</sup> 2015.
28. 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 4<sup>th</sup> and 5<sup>th</sup> 2014.
29. Chaired a technical session in the 4<sup>th</sup>All India Conference on Business Studies, organized by International Business Studies Academia, November 20<sup>th</sup> and 21<sup>st</sup>, 2014.
30. 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 1<sup>st</sup> and 2<sup>nd</sup> February 2014.
31. 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 5<sup>th</sup> and 6<sup>th</sup> January 2013 .
32. 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 5<sup>th</sup> and 6<sup>th</sup> January 2013 .
33. Delivered an address on Technological Innovations Business Strategies in Technovision 2K13 organised by Siliguri institute of Technology, 11<sup>th</sup> February 2013.
34. 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, 16<sup>th</sup> and 17<sup>th</sup> March 2013.
35. 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 21<sup>st</sup> and 22<sup>nd</sup> March 2013.
36. 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 27<sup>th</sup> and 28<sup>th</sup> March 2012..

37. 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 15<sup>th</sup> and 16<sup>th</sup> February 2012.
38. Visiting lecture on workshop on Hospital Management in Internship Induction Programme, organized by North Bengal Medical College and Govt. of West Bengal on 16<sup>th</sup> March 2012.
39. 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 28<sup>th</sup>& 29<sup>th</sup> April, 2012
40. Delivered an address as Resource person for a workshop on career guidance of students, organized by Kalipada Ghosh Tarai Mahavidyalaya, sponsored by UGC, on 21<sup>st</sup> September 2012.
41. 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, 5<sup>th</sup> and 6<sup>th</sup> October 2012.
42. Key Note Address on Microfinance delivered in UGC sponsored National Seminar on “Pushing Financial Inclusion: Challenges & Way Forward”, organized by Sushil Kar Collehe, Champahati, 24 Parganas, Sept 23-24, 2011
43. “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 28<sup>th</sup> March 2011.
44. “Multiple Financial Accesses in Micro financing- Perceptions and Problems-An Empirical Investigation”, in the 10<sup>th</sup>International Accounting Conference, organized by IAA Research Foundation, Deloitte, International Association for Accounting Education and Research (IAAER) and EIILM on 8<sup>th</sup> and 9<sup>th</sup> January 2011.
45. Chaired a technical session on microfinance in the 10<sup>th</sup>International Accounting Conference, organized by IAA Research Foundation, Deloitte, International Association for Accounting Education and Research (IAAER) and EIILM on 8<sup>th</sup> and 9<sup>th</sup> January 2011.
46. “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 28<sup>th</sup> January 2011.

47. .“ Careers in Commerce- Avenues, Aptitudes and Strategies” lecture delivered as Resource Person in UGC sponsored Career Fare organized by Kalipada Ghosh Tarai Mahavidyalaya, Bagdogra on 4<sup>th</sup> March 2011.
48. 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 16<sup>th</sup> and 17<sup>th</sup> February 2010
49. “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 14<sup>th</sup> and 15<sup>th</sup> November 2009.
50. Resource Person in UGC sponsored National Seminar on “ Facets of Modernity in Bengal, . Delivered a lecture on “Realigning Microfinance Strategies Through Modern Management Approaches” ,24<sup>th</sup> and 25<sup>th</sup> March 2009, organized by Kalipada Ghosh Tarai Mahavidyalaya, Bagdogra in collaboration with Surya Sen college Siliguri.
51. “ 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”, 6<sup>th</sup> and 7<sup>th</sup> March 2009, organized by North Eastern Council- Govt.of India, Meghalaya Rural Development Society and Shillong Commerce College, Shillong, Meghalaya.
52. “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 1<sup>st</sup> March 2009 ,
53. “Financial sustainability of Microfinance Units- Empirical Evidences from India” (co-author S.Sarkar) , in the 9<sup>th</sup>International Accounting Conference, organized by IAA Research Foundation Deloitte on 3<sup>rd</sup> and 4<sup>th</sup> January 2009 and co- chaired a technical session on microfinance in the conference.
54. “ Microfinance Experiences in India –Development, regulation and Research”. Presented (as invited speaker) in the National seminar on “Microfinance” , Dept of Commerce, University of Calcutta, 9<sup>th</sup> August 2008.
55. “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,

56. 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, 17<sup>th</sup> and 18<sup>th</sup> March 2007
57. “ 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, 18<sup>th</sup> February 2006
58. “SEZs-the Bone of Contention”, paper presented at the 59<sup>th</sup>All India Commerce Conference, Vishakhapatnam, Dec 28<sup>th</sup> to 30<sup>th</sup>, 2006
59. Marketing Innovations and Strategies for Microfinance Beneficiaries- (*co author S. Sarkar*) Presented at the 58<sup>th</sup>All India Commerce Conference held at M.G. Kashi Vidyapith, Varanasi, held from 27<sup>th</sup> to 29<sup>th</sup> December 2005
60. 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, 19<sup>th</sup> and 20<sup>th</sup> March, 2005.
61. Micro Accounting for Women Entrepreneurs- presented at the 7<sup>th</sup>International Accounting Conference, IAARF, Kolkata, January 8<sup>th</sup>& 9<sup>th</sup>, 2005
62. 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 1<sup>st</sup> and 2<sup>nd</sup>, 2005.
63. “ 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 17<sup>th</sup> 18<sup>th</sup> March, 2004 in NBU.
64. .“ 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 14<sup>th</sup> –15<sup>th</sup>, 2003.
65. “ Micro finance and Role of Regional Rural Banks”, Workshop on Micro finance, organized by Uttar Banga Kshetriya Gramin Bank ,November 15th 2003
66. “Use of Manual Record Systems as an aid in Accounting Education” presented at the Sixth International Accounting Conference, organized by IAA Research Foundation, 11<sup>th</sup> –12<sup>th</sup> Jan 2003.

67. "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
68. " 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.
69. "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.
70. " 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 , 24-25<sup>th</sup> March 2001.
71. "Foreign Institutional Investors and the Indian Stock Market- A study of Investors Awareness" presented at the 2<sup>nd</sup>International Accounting Conference, 1994
72. " Stock Market and Rate of Return on Equities" presented at the UGC National Seminar, NBU, 1989
73. "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)

**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)