



ENLIGHTENMENT TO PERFECTION

UNIVERSITY OF NORTH BENGAL

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Raja Rammohunpur, Dist- Darjeeling, West Bengal, Pin-734013, India.

Department of Commerce

Print

**Dr. Samirendra Nath Dhar**

M.Com., M.B.A.(Finance), Ph.D.

Professor

Life Member - Indian Accounting Association, Indian Accounting Association Research Foundation, Indian Commerce Association, Member-Regional Direct Taxes Advisory Committee, Govt. of India, from 2008- 2010 and 2012 -2014.

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Subject specialization: Finance, Management and Cost Accounting, Direct Taxes, Microfinance**Areas of Research Interest:** Financial Inclusion and Literacy, Microfinance and Taxation.**No. of Ph.D. students:** (a) Supervised: 04 (b) Ongoing: 06**No. of Publications:** (a) Journal(s) : 40 (b) Book(s) : 05 (c) Conferences and seminars: 53**Achievement & Awards:**

- University Medal for 1st Class 1st in B.Com (Honours)
- University Gold medal for 1st class 1st in M.Com

Professional Experiences:

- Teaching Experience at P.G. level: 30 years

Administrative Experiences:

- Head of the Department of Commerce, NBU, from September 2013 to September 2015
- Head of the Department of Commerce, NBU, from June 2000 to June 2002
- Chairman, Post Graduate Board of Studies in Commerce from June 2000 to June 2002
- Chairman, Undergraduate Board of Studies in Commerce from May 2003- June 2007
- Chairman, Undergraduate Board of Studies in Commerce from July 2007 – 2012
- Member North Bengal University Court , June 2006 – 2010
- Member North Bengal University Court , June 2010 – 2013
- Member North Bengal University Court , September 2013 – 2015
- Member Executive Council, NBU , Sept 2013 to Dec 2013.

Selective List of Publications:**Books:**

1. CORPORATE TAXES: FISCAL INCENTIVES AND EFFECTIVE TAX RATES Northern Book Centre, New Delhi, 2016, ISBN 81-7211-367-6 and ISBN 978-81-7211-367-4 (coauthor Ghosh.B.) (pages xviii + 206, price 700)
2. 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)
3. "MICRO-FINANCE FOR WOMEN- NECESSITIES, SYSTEMS AND PERCEPTIONS" Northern Book Centre, New Delhi, 2004, ISBN 81-7211-178-9
4. " MONEY AND MICRO ENTERPRISES in The land of Zorig Chu Sum (co-authored with S.Chetri), Sterling Publishers Pvt. Ltd, New Delhi, 2004, ISBN 81-207-2766-5
5. 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

Published Papers:

6. 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.
7. 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 at Ulrich Periodicals Directory USA , Cabell's Directory of Publishing Opportunities, USA and Index Copernicus, Poland,

8. Effective Tax Rates and Role of Accelerated Depreciation Allowance in India, (coauthor G.Ghosh) , *Anweshan*, Vol 3, No 1, March 2015, ISSN 2321-0370
9. Financial Inclusion of Urban Microfinance Beneficiaries -An Assessment of Service Quality of Banks, (coauthor S.Dey) *Indian Accounting Review* ,V1 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) .
10. 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
11. 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
12. Microfinance Outreach, Multiple Lending and Regulation in India, *SIT Journal of Management*, June 2012 , ISSN: 2278-9111
13. 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
14. .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
15. Presumptive Taxation in India, (coauthor G.Ghosh) *South Asian Journal of Socio-Political Studies*” Vol XI, No2, Jan-June 2011, ISSN 0972-4613
16. “Fiscal Incentives In Profusion- The Case Of Special Economic Zones In India” *Business Insight*. Vol II 2011
17. “ Presumptive Taxation: Systems, Perceptions and Problems” *Indian Journal of Accounting*, (coauthor G.Ghosh) Vol XL (2) June 2010, pp 1-6, ISSN-0972-1479
18. 12.“ 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) .
19. “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
20. “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
21. 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
22. 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
23. What Yunus practices today can be integrated into Commerce Education Tomorrow, Sayantani, Vol 44, No 25, Dec. 2006
24. 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
25. “Expanding the Horizons- Integrating Microfinance Education with Business Education”, *B.U. Journal of Business Studies* ,Dec 2006, (co- author S.Sarkar)
26. “Marketing Strategies for Self Help Groups -- Problems and Perceptions Sholapith producers : *V.U. Journal of Commerce*, Vol. 10. (March 2005) (Co-author S.Mitra)
27. “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
28. Micro- Accounting for Women Micro Entrepreneurs in Self Help Groups- *Indian Accounting Review* Vol 8, No. 2, December 2004
29. ” Utility of Manual Records in Accounting Education: An Experiment with Pedagogic Techniques” *Indian Accounting Review* , Vol 7, No. 1, June 2003.
30. Restructuring of Under Graduate Course Curricula in West Bengal-Some Thoughts” *Bulletin of C.U. Commerce Association*, Vol 2, Issue 2, December 2002.
31. “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.
32. “Company Size and Effective Corporate Tax Rates: Relationships and Policy Choices”: *V.U. Journal of Commerce* Vol 5. March 2000
33. “Total Quality Management: Concept and Experiences” in *Issues in Modern Management* ed.-Sikidar and Pramanik, Kaniska Publishers, 1998.
34. “Financial Institutional Holding- Its effect on Corporate Financial Behaviour”, *Gauhati Journal of Commerce*, 1999
35. ” Tax Perceptions of Tiny Scale Women Entrepreneurs in North Bengal”: in *Development of Women Entrepreneurs in India*” ed. Swarajlaxmi, Discovery Publishing House, 1998
36. Methods used by Small Indian Investors to appraise Investments in Equity Shares: A Survey” *Indian Accounting Review*, Vol 1 , December 1997.
37. “ Presumptive Taxation – Taxpayers Perceptions – A survey” *The Management Accountant*, Dec 1997
38. "Rational Use of Financial Ratios for Equity Research" in *Current Issues in Management*. Ed. Rao & Pramanik, Deep and Deep Publishers, 1996
39. “Corporate Image as a Determinant of Equity Share Prices- An Empirical Investigation” .*Vanijya*, March 1996
40. Can Financial Institutional equity Holding affect Corporate Efficiency”, *Economic Affairs*, Jan- March 1996
41. ”Effective Corporate Tax Rates in India- A Review” *NBU Review*, 1996
42. “ Return from Equity Shares in the post CCI regime”, *The Management Accountant*, Sept 1995
43. "Return on Equities- A Retrospective” *NBU Review* 1993 (co-authored)
44. “ Aristocrats of Indian Stock Market” *Decision (Indian Institute of Management)* April 1992, (coauthored
45. “. “ How profitable is Equity Investment” *The Management Accountant*. June 1991, coauthored.

Conferences /Seminars and Visiting Lectures

46. 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.
47. Key- Note speaker in UGC sponsored National Seminar on ‘Role of Self-help Groups as Catalyst in Rural Livelihood’ organized by Dinhat college and DRDC (Anandadhara D.O.), Coochbehar under West Bengal State Rural Livelihood Mission, Dec 19-20, 2015.
48. Chaired a technical session on Accounting and Finance in Peter Drucker memorial 6th National Business Research Conference on ‘ Latest Trends in Management, Economics and Social Sciences’ , organized Siliguri Institute of Technology, November 21, 2015.
49. Special lecture delivered as visiting faculty on Research Methodology – ‘ Measurement and Scaling Techniques’ in Gour Banga University on 11th May 2015
50. Special lecture delivered as Resource person on Industry – University Linkage in CONNEXION (UGC Sponsored University Industry Linkages Programme) , North Bengal University, 3rd March 2015.
51. 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.
52. 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.

53. 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.
54. 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.
55. Chaired a technical session in the 4th All India Conference on Business Studies, organised by International Business Studies Academia, November 20th and 21st, 2014.
56. 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.
57. 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 EILM on 5th and 6th January 2013.
58. 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 EILM on 5th and 6th January 2013 .
59. Delivered an address on Technological Innovations Business Strategies in Technovision 2K13 organised by Siliguri institute of Technology, 11th February 2013.
60. 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.
61. 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.
62. 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 2013.
63. 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.
64. Visiting lecture on Hospital Management in Internship Induction Programme, organized by North Bengal Medical College and Govt. of West Bengal on 16th March 2012.
65. 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
66. Delivered an address as Resource person for career guidance of students, organized by Kalipada Ghosh Tarai Mahavidyalaya, sponsored by UGC, on 21st September 2012.
67. 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.
68. 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
69. “ Financial Inclusion through Microfinance- Systems and Problems” delivered as Visiting Professor in the Department of Commerce, University of Calcutta under UGC- CAS programme on 28th March 2011.
70. “Multiple Financial Accesses in Microfinancing- Perceptions and Problems-An Empirical Investigation” , in the 10th International Accounting Conference, organized by IAA Research Foundation , Deloitte, International Association for Accounting Education and Research (IAAER) and EILM on 8th and 9th January 2011 .
71. Chaired a technical session on microfinance in the 10th International Accounting Conference, organized by IAA Research Foundation , Deloitte, International Association for Accounting Education and Research (IAAER) and EILM on 8th and 9th January 2011.
72. “ 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.
73. “Careers in Commerce- Avenues, Aptitudes and Strategies” lecture delivered as Resource Person in UGC sponsored Career Fare organized by organized by Kalipada Ghosh Tarai Mahavidyalaya, Bagdogra on 4th March 2011.
74. “Tax Reforms in India and the Direct Tax Code” address delivered as the Chairman of the Technical Session on “ Tax Reforms in India” in UGC National Seminar on “ Emerging Issues in Accounting and Finance” organized by the Dept. of Commerce, University of Burdwan on 16th and 17th February 2010
75. “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.
76. “Realigning Microfinance Strategies Through Modern Management Approaches” , delivered as Resource Person in UGC sponsored National Seminar on “ Facets of Modernity in Bengal, 24th and 25th March 2009, organized by Kalipada Ghosh Tarai Mahavidyalaya, Bagdogra in collaboration with surya Sen college Siliguri.
77. “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.
78. “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 ,
79. “Financial sustainability of Microfinance Units- Empirical Evidences from India” (co-author S.Sarkar) , in the 9th International Accounting Conference, organized by IAA Research Foundation Deloitte on 3rd and 4th January 2009 and CO- CHAIRED A TECHICAL SESSION ON MICROFINANCE IN THE CONFERENCE.
80. “ 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.
81. “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,
82. 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
83. “ Challenges before Commerce and Management Education in India” paper presented as invited speaker in UGC Seminar on Issues and Challenges of Higher Education in India after Globalisation, held at Siliguri Commerce College, 18th February 2006
84. “SEZs-the Bone of Contention”, paper presented at the 59th All India Commerce Conference, Vishakhapatnam, Dec 28th to 30th, 2006
85. Marketing Innovations and Strategies for Microfinance Beneficiaries- (co author S. Sarkar) Presented at the 58th All India Commerce Conference held at M.G. Kashi Vidyapith, Varanasi, held from 27th to 29th December 2005
86. 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.

87. Micro Accounting for Women Entrepreneurs- *presented at the 7th International Accounting Conference, IAARF, Kolkata, January 8th & 9th, 2005*
88. 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.*
89. "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.*
90. "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.*
91. "Micro finance and Role of Regional Rural Banks", *Workshop on Micro finance, organized by Uttar Banga Kshetriya Gramin Bank, November 15th 2003*
92. "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.*
93. "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*
94. "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.*
95. "Micro finance and Women Empowerment—Issues in Grading of Self Help Groups" *presented at the International Conference on Women Empowerment and Protesting against Violence on Women, CWS, NBU and Law College Balurghat; 2-3 October 2002.*
96. "Foreign Institutional Investors and the Indian Stock Market- A study of Investors Awareness" *presented at the 2nd International Accounting Conference, 1994*
97. "Stock Market and Rate of Return on Equities" *presented at the UGC National Seminar, NBU, 1989*
98. "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)*