

Curriculum vitae

PART-A: GENERAL INFORMATION AND ACADEMIC BACKGROUND:

1. NAME IN BLOCK LETTERS: **DR. SURAJIT KUMAR BHAGOWATI**
2. Father's name: Late Purna Chandra Bhagawati
3. Mother's name: Late Junu Bhagawati
4. Department & Institution: Department of Commerce, Nowgong College (Autonomous), Presently Nagaon University, Nagaon.
5. Current designation & Grade pay: Ex-Principal, ADP College, Associate Professor, GP-Rs.10000
6. Date of last promotion: 23/03/2011
7. Date and place of birth: 01/03/1968, Nagaon, Assam.
8. Sex: Male
9. Marital status: Married
10. Nationality: Indian
11. Indicate whether belongs to ST/SC/OBC: No
12. Address for communication (with ph no): Dr. Surajit Kumar Bhagowati
Ex-Principal, & Associate Professor
Department of Commerce
Nowgong College (Autonomous)
Presently,
Nagaon University
Nagaon: 782001
Nagaon::Assam
Ph-9435061536/9101098904
13. Permanent address with pin code: Vill: Bherbheri, PO: Halowagaon, Nagaon-782141, Assam.
14. Academic qualification (from HSLC to Post Graduate)

Examination	Board/University	Yr of passing	PC of marks obtained	Div/Class /Grade	Subjects
HSLC	SEBA	1984	61.05	I	Maths/Sci/Geo
HSSLC	AHSEC	1986	54.70	II	BK/BS/Eco
B.Com	GU	1989	50.08	II	Accy/eco
M.Com	GU	1992	61.89	I	Accy/Taxation

15. Research Degree (s):

Degree	Title	Date of award	University
PhD	Problems of rural branch management of commercial banks in Assam.	24/09/1998	GU

16. Participation in Corporate life of the institution (Certificate from the Head of the institution is to be produced): **Annexure-A**

17. Period of teaching experience (in years): w.e.f.17/09/1998 to 13/03/2018= 20 years .

Annexure-B

18. Research experience: (in years): 17 years

19. Details of Research Guidance:

- USTM, Meghalaya: Since 21/02/2015
- GU: Since 13/12/2017
(Certificates annexed)

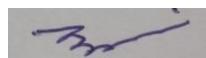
Details of scholars

Name	University	Status
Prafulla Saikia	USTM	PhD awarded
Aminuz Zaman	GU	PhD awarded
Rashmi Sharma	GU	Pursuing
Sashayd Fakir	GU	Pursuing
Mrs Juliet	GU	Pursuing

20. Administrative Experience:

Post held	Year	No of years
Principal, ADP College, Nagaon	2018-2023	5
Member GB (GU/VC Nominee) Nonoi College	2019-2023	5
Member GB (GU/VC Nominee) Khagorijan College	2020-2025	5
Member GB (GU/VC Nominee) B.Ed College Nagaon	2020-2025	5
President, Academic Council, Nagaon District Bidyot Parishad, Bidy Bharti, Assam	2020-2023	3
President GB, Sankardev Sishu Niketan, Barhampur	2015-2018	3
Member GB (TC representative) Nowgong College	2004-2005	1

21. Any other information that the applicant may like to mention: No



Date: 1st August 2025

Place: Nagaon

Signature of the Candidate

Full Name: Dr. Surajit Kumar Bhagowati
Ex-Principal, ADP College
Associate Professor
Department of Commerce

Nowgong College (Autonomous)
 Nagaon: 782001
 Email: skb100001@Gmail.com
 Ph: 9435061536/9101098904

PART: B
ACADEMIC PERFORMANCE INDICATORS

CATEGORY-III: RESEARCH AND ACADEMIC CONTRIBUTIONS

A: Research paper published in journals:

Sl no	Title with page no	Journal	ISSN/ISBN
1	Privatization: The only cure	Competition success review	XXIX/12
2	Recovery of bank loans granted under rural development schemes. A case study of Nagaon district of Assam.	Journal of Commerce, Gauhati University, 1997.	ISSN: 0971-4715
3	HRD for Rural Banking in Assam.	Journal of Business studies, Department of Commerce, Dibrugarh University.	Vol-11--- 1999
4	Banking Habits of Rural People of Assam. Journal of the North East Council. Government of India.ISSN0970-793X, Shillong, Meghalaya, India.1998.	Journal of the North East Council. Government of India. , Shillong, Meghalaya, India.1998.	ISSN0970-793X
5	Bank Automation in Rural Sector of North East India: The Challenges.	Journal of the North East Council. Government of India.	ISSN0970-793X, 1998

6	Land Utilization and Agriculture Development in Assam: A Case Study of Nagaon District, Assam.	Souvenir- North East India Geographical Society. 1998	1998
7	Rural Credit by Commercial Banks in Assam.	Banking Finance Journal, Calcutta, India.	ISSN0971-4499, 1998
8	Industrial Development in Assam: How successful?	Banking Finance Journal, Calcutta, India.	ISSN0970-793X, 2000
9	Banking Development in Assam and its contribution to the state	Banking Finance Agriculture sector. A leading Banking journal	ISSN0971-4499, 2000
10	Rural Credit by commercial banks in Assam	Banking Finance Journal , Calcutta, India	ISSN-0971-4499, 1998
11	Credit deposit ratio of commercial banks: A case study of North Eastern Region	Journal of NEC, Shillong	ISSN-0970-793X, 1999
12	HRD for rural banking in Assam	Vanijya, Dibrugarh University Journal	Vol-II, 1999
13	Women in banking services in North East India: A case study	Man and Society ICSSR, NERC, NEHU, Shillong	ISSN-2229-4058, 2013
14	Sustainable Finance by Grameen Bank, Bangladesh,	Journal Banking Finance, August 2013,	Vol-XXVI, No-8, ISSN-0971-4498
15	Indian women and education	DELVI	ISSN-2320-785X, 2014

16	Banking Ombudsman Scheme in North-East India: The Realities	VINIMAYA (NIBM PUNE) Vol-XXXIV No-1 (April-June 2013)	ISSN 0970-8456.
17	Micro-finance for Rural Development in India: Issues and Realities	Journal of Economics & Commerce, Public College of Commerce, Dimapur, Vol-05, Jan-Dec'2013,	ISSN 2229-6417
18	Women and Education in India Khan Kaen University	International Journal of Humanities and Social Sciences, Vol-4, Issue-1, January-April 2014,	ISSN2350-9767
19	Status of Tribal population in North West India	PCC Journal of Economics & Commerce, Public College of Commerce, Dimapur, Nagaland, Jan-Dec, Vol-06, 2014	ISSN-2229-6417
20	Opportunities of Border Trade in NE India: with special reference to Indo-Myanmar Border Trade	PCC Journal of Economics & Commerce, Jan-Dec-2015	ISSN: 2229-6417
21	Border Trade in North East India-with spl reference to Indo-Myanmar Border Trade,	The Heritage, Multi lingual Research Journal on Indology,	ISSN-2229-5399
22	A Study of The Retail Market Share of Mini Cement Brands: With Special Reference to Nagaon Town.	JICR Journal, Vol-XII, ISSUE XII, December 2020 (UGC, CARE approved).	Vol-XII, ISSUE XII
23	Financial Inclusion in India: An overview of the North-eastern States.	SCOPUS, EEO, ISSN: 1305-3515, 2021, Vol-20 (Issue-3), PP: 4356-4362	ISSN: 1305-3515, 2021
24	Current Scenario of Financial Inclusion in India vis-à-vis North Eastern Region,	Published in Shodhsamhita, (UGC CARE), Issue-2277-7067,	Issue-2277-7067, Vol-IX, Issue-I, 2022-2023

		Vol-IX, Issue-I, 2022-2023	
25	A study of the significance of Mini Cement Plants in Building A self-Reliant Economy	International Journal of Engineering and Management Research	Vol-13, Issue-5, October 2023 https://ijemr.vandanapublications.com/
26	Growth of Financial Inclusion in India: An Empirical Study of North Eastern States and Goalpara District of Assam.	Published in: New Horizons in Science and Humanities Publisher: Global Net Publication	ISBN: 978-6761-739-7
27	Awareness and Accessibility of Financial Services among Male and Female in Assam Gramin Vikash Bank (AGVB) with Special Reference to Goalpara District of Assam	Publisher: International Journal of Novel Trends and Innovation (IJNTI) Vol. 2 Issue: 7	ISSN: 2984-908X

Full Papers in Conference Proceedings (Abstract not to be included):

Sl no	Title with page no	Details of conference publication	No of co-author	Whether you are the main author
1	Microfinance: Enabling Empowerment.	Pondicherry University, Puducherry, India. Published by Vijay Nicole Imprints Pvt. Ltd, Chennai, India. Year 2010.	No	Yes
2	Women empowerment: A case study on Grameen bank, Bangladesh.	Slovak university of Agriculture, ISBN-978-80-552-0386-7, 2019	No	Yes

3	Human development in India's North Eastern states: A study	Delhi school of professional studies and research, in conference paper book, ISBN-978-81-923211-3-4, 2012, Bangkok, Thailand	No	Yes
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B. Research Publications Books:

Sl no	Title with page no	Type of book & authorship	ISSN/ISBN No	Whether peer reviewed	No of co-authors	Whether you are main author
1	Micro Finance for Rural India: Issues and Realities,	New Century Publications, New Delhi. Year-2012 (Author)	ISBN-978-81-7708-333-0.		No	Yes
2	Women in Southeast Asia,	New Century Publications, New Delhi. Year-2014	ISBN-978-81-7708-374-3,		No	Yes
3	Modern Banking Practice, (for 6 th Semester, Gauhati University)	Kalyani Publishers, New Delhi. Year-2014	ISBN-978-93-272-3982-9		No	Yes

Research publications chapters in Books, other than referred journal articles:

Sl no	Title with page no	Type of the book & authorship	Publisher & ISSN/ISBN no.	Whether peer reviewed	No of co-author	Whether you are the main author
1	Development issues of North-East India- Published by Lawers Book Stall, Guwahati,	GU publication	Lawers Book Stall, Guwahati,		1	No

	Assam. 1997.					
2	GATT Agreement or Dunkel Draft Treaty	Published by Mittal Publication, New Delhi.	ISBN 81- 7099-578-7 (1994), Published by Mittal Publication, New Delhi.	1	No	
3	Microfinance: Enabling Empowerment. ISBN: 978-81- 8209-265-5, Pondicherry University, Puducherry, India. Published by Vijay Nicole Imprints Pvt. Ltd, Chennai, India. Year 2010	Published by Vijay Nicole Imprints Pvt. Ltd, Chennai, India. Year 2010	ISBN: 978- 81-8209-265- 5	Yes	
4	Micro-finance and Rural Development in India: Issues and Realities,	Micro-finance in India, edited book of Mizoram University, published by- DVS publishers, Guwahati,	ISBN-978- 81-86307-64- 9, 2013.	Yes	
5	Women and education, in Book-Women in Development: Challenges and Achievement,	published by Discovery publishing House,	ISBN-978- 93-5056-698- 5, 2015	Yes	

C: Research projects:

Sl no	Title	Agency	Period	Grant/Amt mobilized (Rs.)
1	“Problems of rural branch management of commercial banks in Northeastern Region of India”.	UGC	2001-04	47000.00
2	Sonali Bank, Bangladesh & Lakhimi Goanlia Bank, Assam, India: A Comparative study”.	UGC	2005-09	85000.00

3	Women empowerment: The Experiences of Grameen Bank, Bangladesh and Commercial Banks, Assam, India	UGC	2010-13	573200.00
4	SHG's in Nagaon District-Their operational performance" on 31 st July 2012. Fund- Rs75000.00	Nagaon District Administration	2010-12	35000.00
5	ICSSR sponsored post-Doctoral Research initiation Programme	ICSSR/NERC, Shillong	2010-11	50000.00

D. Research Guidance:

Sl no	Number of enrolled	Thesis submitted	Degree awarded
1	01 (USTM)	01	Awarded
2.	08 (GU)	In progress	

E. (i) RC/TC/Teaching-learning-evaluation Technology programme, soft skill development programme, faculty development programme:

Sl no	Programme	Duration	Organized by
1.	Orientation Course	24 th Feb to 23 rd March 2003	ASC, GU
2.	Refresher Course	10 th Dec to 31 st Dec 2004	Tezpur University
3.	Grammen Commonwealth Poverty- Dialogue Programme	7 th Nov to 19 th Nov, 2009	Grammen Bank Bangladesh
4.	Refresher Course	20 th August to 10 th Sep, 2011	ASC, HP University
5.	Short-term course in environmental science	30 th Sep to 6 th Oct, 2016	HRDC/NEHU
6.	DDO Training Programme, Govt of Assam	January 2023	Assam Administrative Staff College

E. (ii): Presentation of papers in Conference/Seminars/Workshops etc.

Sl no	Title of paper presented	Title of the conference/seminar	Organized by	Whether International/ National/local university/college level
1	Women empowerment: A case study on Damkura Paba Branch of Grameen Bank, Bangladesh	International conference on Micro finance. 22 nd to 24 th January 2010	Pandichery University & NABARD	International
2	Women empowerment: A case study on Grameen Bank, Bangkadesh	11 th International conference on “Global Economy: challenges and perspectives. Slovak Republic, Nitra. 26 th to 28 th June 2010.	Slovak university of Agriculture, Slovak Republic	International
3	Women empowerment	International Accounting & Finance conference, Universiti of Teknologi, Mara, Malaysia. 8 th to 9 th December 2010.	Universiti of Teknologi, Mara, Malaysia	International
4	Human development in India's North Eastern states: A case study.	International conference on Global turbulence: challenges & opportunities. Thailand. 5 th to 6 th May 2012	Delhi school of professional studies and research	International
5	Women and education in India	9 th International conference on Humanities and social sciences, Khan Kaon University, Thailand. 14 th & 15 th November 2013	Khan Kaon University, Thailand.	International

Participation in Conference/seminars/workshop etc:

Sl No	Name of the seminar	Date	Venue	Sponsored agency
a)	“Causes of Sickness of PSU's and the role of the Government	11-02-94	Gauhati Commerce College	All Assam Commerce Students Union
b)	“GATT Negotiation:	28-05-94	Gauhati University	UGC, New

	Implications of Dunkel Draft”			Delhi.
c)	“Banking Practice in Assam: Its Economic Contribution”	26-12-94	Nowgong College	Commerce Forum, Nowgong College
d)	“Problems & Prospects of Commerce Education in Assam”	28-12-96	Nowgong College	Commerce Forum Nowgong College
e)	“Business Education: Contemporary Issues”	11-09-96 to 12-09-96	Gauhati University	UGC, NERO
f)	“Solution to the Socio-Economic problems of the North-East India”	27 th to 29 th May, 1998	Nowgong College	NE Geographical Society, Assam
g)	“Export Potentialities in NE India”	22-23 rd December 1998	Commerce College	Golaghat Assam
h)	“Accounting, Finance and Management”	17 th & 18 th	J.B. College January 1999	UGC, NERO, Ghy
i)	”Various aspects of communication”	11 th Feb 2006	Nowgong College	Nowgong College
j)	UGC sponsored national seminar on “Changing Scenario of Higher Education System in India since 1986 and Relevance and Impact in Assam”	Its 27 th & 28 th August 2010	Dr. B.K.B. College Puranigudam, Assam	UGC
k)	Semester system: an evaluation 5 th August 2011 (Participated as a resource person)		Nowgong College	Nowgong College

l)	Conference on “Future Readiness of NE Higher Education: Innovative pedagogies, personalized, flipped & mobile social learning”	15 th November 2015	Nowgong College	Assam college Principals’ Council
m)	3-days training on “Finance & Accounts for DDO’s under Higher Education Department.	2 nd to 4 th March 2023	Assam Administration Staff College, Khanapara, Guwahati	Higher Education Department, Govt of Assam.

E. (iii): Invited Lectures of presentation or Conference/Symposia:

Sl no	Title of the academic lecture	Title of the conference/seminar	Organized by	Whether International/national
1	Chairman on 8 th & 9 th December 2010.	International Accounting & Finance conference,	Universiti of Teknologi, Malaysia,	International
2	Guest lecturer in FDP on enterpreneurship	Two weeks FDP on entrepreneurship development	Nowgong College	National
3	Chairman in UGC National seminar	Consumer awareness: Problems & prospects on 18 th Nov 2017	Rangapara College	National

E. (iv): Awards:

Name of the award	By whom	Year
N.R.Chandran Memorial award for excellence in writing for the year 1993-94	Competition success Review, New Delhi	1994

<p>Award for presenting best research paper in XIII International Conference on “Global Turbulence: Challenges & opportunities”. Conference held on 5th & 6th May 2012 at Bangkok, Thailand. Paper title- Human Development in India’s North Eastern States: A study</p>	<p>Delhi Institute of Professional studies & Research</p>	<p>2012</p>
<p>Late Surendra Nath Kakati memorial Best Teacher Award by Sreemanta Sankar Sangha, Assam in 2021</p>	<p>Sreemanta Sankar Sangha, Assam</p>	<p>2021</p>

Declaration

I do hereby declare that that the information highlighted above are true to the best of my knowledge and understanding.

Date: 1st August 2025

Place: Nagaon



Full Name: Dr. Surajit Kumar Bhagowati
 Ex-Principal, ADP College
 Associate Professor
 Department of Commerce
 Nowgong College (Autonomous)
 Presently, Nagaon University
 Nagaon: 782001
 Email: skb100001@gmail.com
 Ph: 9435061536/9101098904