

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)

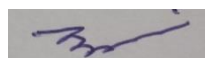
Details of scholars

| 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) Nono 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 |

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|----|--|---|---------------------------------------|
| 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 |

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|----|--|---|---|
| 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 |

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| | | 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 |

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|----------|--|--|----|-----|
| 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 |
|----------|--|--|----|-----|

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 |

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|---|--|---|--|--|-------|-----|
| | 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 |

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|---|--|-----------------------------------|---------|-----------|
| 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, Bangladesh | 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 |

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|----|--|---|---------------------------------------|---------------------------------|
| | 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 |

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|----|--|---|---|---|
| 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 enterpreneship | 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 |

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

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