

BRIEF CV

1. **Name** : **DR. GOBINDA DEKA**
2. **Date of Birth** : **01-01-1967**
3. **Designation** : **Associate Professor**
4. **Department** : **Commerce**
5. **University Name** : **Krishna Kanta Handiqui State Open University**
6. **Address** : **Reshom Nagar, Khanapara, Guwahati-781022, Assam, India**
7. **Total length of Service:**
- (a) **Assistant Professor** : **15 years**
- (b) **Associate Professor** : **16 years**

8. **Research Papers Published**

Sl. No.	Title with Page Nos.	Journal	ISSN/ ISBN No.	Whether you are the main author	Whether listed by UGC/Peer Reviewed
1	Green Financing for Green Entrepreneurship -Role of SIDBI in creating new class of entrepreneurs for sustainable development in NER of India	Southern Economist	ISSN 0038-4046	Yes	Peer Reviewed
2	Green Banking Practices: an analysis of green projects undertaken by SBI in Assam.	Research Promoter	ISSN 2231 0193	Yes	Peer Reviewed
3	Customers' Adoption and Usages of Green Banking Practices: an Empirical Study of SBI Operating in Jorhat, Assam	Asian Journal of Research in Social Science and Humanities, Volume 2, Issue 11	ISSN 2249-7315	Yes	Peer Reviewed
4	Green Homes Scheme of State Bank of India: A Step for Sustaining Urbanization	Radix International Journal of Research in Social Science, Volume 1, Issue 12	ISSN: 2250 – 3994	Yes	Peer Reviewed
5	Financial Inclusion through Alternative Channels –A case study on Customers Adoption with special reference to SBI in Jorhat	Vanijya, 2013, Vol. 23, Referred Journal of Business Studies, Deptt. of Commerce, DU,	ISSN 0972-6594	Yes	Peer Reviewed
6	Banking on the Bench to Virtual Banking: -An Analysis of Augmentation of Banking in India	Research Promoter	ISSN 2231 0193	Yes	Peer Reviewed
7	Augmentation of ATM in Assam: An empirical study of State Bank of India	Utkarsh	ISSN 2347-8381	Yes	Peer Reviewed
8	Delivering E-Banking Service Through ATM: A Study of the SBI Operating in Assam	Research Promoter	ISSN 2231 0193	Yes	Peer Reviewed
9	Green Banking Practices: A Study on Environmental Strategies of Banks with special reference to State Bank of India	Indian Journal of Commerce and Management Studies	EISSN: 2229-5674 ISSN: 2249-0310	Yes	UGC Approved

10	Adoption And Usage Of Sustainable Green Banking Practices: An Empirical Study On Internet Banking In Assam	International Journal of Business and Management Invention (IJBMI)	ISSN (Online) 2319-8028, ISSN(Print): 2319-801X	Yes	UGC Approved
11	Customers' Perception on Green Banking Practices of State Bank of India: A SWOC Analysis	International Journal of Management Studies (IJMS)	ISSN(Print) 2249-0302 ISSN (Online) 2231-2528	Yes	UGC Approved
12	Use of Mobile Phones in College Premises: A Case Study on Undergraduate Students in Jorhat District of Assam	International Journal of Research and Analytical Reviews (IJRAR),	e ISSN 2348 –1269, Print ISSN 2349-5138,	Yes	UGC Approved
13	Is Mobile Phone Indispensable in Colleges? A Study on Undergraduate Students of Commerce	International Research Journal of Engineering and Technology (IRJET)	e-ISSN: 2395-0056 print-ISSN: 2395-0072	Yes	UGC Approved
14	A Study on Customer Perception Towards Digital Banking and Cyber Security: With Special Focus on Select Cities in India	International Journal for Multidisciplinary Research (IJFMR), Volume 5, Issue 3, May-June 2023	E-ISSN: 2582-2160	No	Peer Reviewed
15	Seuj Banking Byaboharat Bittiya Shikhar Prayojaniata (সেউজ বেংকিং ব্যৱহাৰত বিত্তীয় শিক্ষাৰ প্ৰয়োজনীয়তা)	Divashi Rashtrasewak, September 2023	ISSN: 2321-4945	Yes	UGC Care Listed
16	A comparative study on the Securitisation by Public and Private Sector Commercial Banks	Rabindra Bharati University Journal of Economics, Vol. XXVII, No:5, 2023	ISSN: 0975-802X	No	UGC Care Listed
17	Some Observations on Commerce Education in North-Eastern in India	Seminar Proceedings, Golaghat Commerce College	-	Yes	No
18	Customers' Perception regarding Green Banking Services and E-CRM Practices in select cities of India	Vanijya, Dibrugarh University, Vol. 31, 2022-23	ISSN 0972-6594	Yes	Peer Reviewed
19	Green Buildings for Green Urbanisation: Role of SBI introducing Green Homes for Sustaining Urbanisation	Seminar Proceedings, CKB Commerce College	-	Yes	No
20	Green Banking Practices for Sustainable Development –Role of SBI Operating in Assam	Seminar Proceedings, ISWESD 2012	ISBN: 978-81-925299-0-5	Yes	No
21	Ethical Issues of Banks towards the Environment: A Study on Green Practices of State Bank of India in Assam	Seminar Proceedings, XVII Annual International Seminar on Make in India: the Road Ahead, India, 2016	ISBN 978-81-923211-8-9	Yes	Peer Reviewed
22	Cost-Benefit Analysis of Orange Production: A Study of Tinsukia District in Assam	Rabindra Bharati University Journal of Economics, Vol. XXVIII, No:3, 2024	ISSN: 0975-802X	No	UGC Care Listed
23	Securitization as a Tool for NPAs Management: A Study on the Select Public Sector Commercial Banks in India	Humanities and Social Science Studies journal, Vol. 13, Issue 1, No. 5, January - June : 2024	ISSN 2319-829X	No	UGC Care Listed
24	Financial Literacy and other factors influencing Investment Behaviour of Individual Investors: A Literature Review	International Journal for Multidisciplinary Research (IJFMR), Vol-6, Issue-3, May-June 2024	E-ISSN: 2582-2160	No	Peer Reviewed

9. Books Published as author:

Sl. No.	Book Title	Book Title & Editor, publisher (International Publisher/ National Publisher/ Other Local Publisher)	ISSN/ ISBN No.	No. of Co-author(s)/ Editor(s)	Whether you are the main author
1	Indian Banking System	Kalyani Publishers, New Delhi, National	978-93-272-6243-8	Nil	Yes
2	Indian Financial System	Kalyani Publishers, New Delhi, National	978-93-272-7317-5	Nil	Yes
3	Investment in Stock Market	Kalyani Publishers, New Delhi, National	978-93-5540-274-5	01	Yes
4	New Venture Planning	Kalyani Publishers, New Delhi, National	978-93-5540-069-7	03	Yes
5	Microfinance	Kalyani Publishers, New Delhi, National	978-93-90522-86-6	01	Yes
6	Introduction to Finance (For HS 1 st Year)	Ashok Publication, National	978-93-90942-26-8	Nil	Yes
7	International Business	Ashok Publication, National	978-93-93610-33-1	Nil	Yes
8	Fundamentals of Investment	Ashok Publication, National	978-93-93610-29-4	01	Yes
9	CBCS/NEP Indian Financial System	Ashok Publication, National	978-93-93610-63-8	Nil	Yes
10	Antorjatik Byabosaya	Ashok Publication, National	978-93-93610-33-1	Nil	Yes
11	CBCS/NEP Indian Banking System	Ashok Publication, National	978-81-965651-2-1	Nil	Yes

10. Books Edited:

Sl. No.	Book Title	Publisher	ISBN No.
1	Corporate Social Responsibility (Edited Book)	CKB Commerce College, Jorhat Assam, Local	978-93-5311-254-7

11. Chapter in Edited Books:

Sl. No	Title of Edited Book	Title of Chapter	Authorship	Publisher (with city/ country)	Year	ISBN
1	Unorganized Sector of Assam Economy (Issues of Sustainability)	A study on the Trends of Securitisation in India	One of two Authors	Sibsagar Commerce College, India	2022	ISBN: 978-81-955705-8-4

12. Publications in Magazines

Sl. No.	Title of the Article	Newspapers/Magazines	Date of Publication
1	Green Entrepreneurship in NER of India- Role of SIDBI	North- East Business Reporter, ISSN 2249-0728	Vol. 2, Issue No. 3, August 2011
2	Online Banking – anytime, anywhere banking	North-East Business Reporter, ISSN 2249-0728	Vol. 2, Issue no. 11, April 2012
3	Green Banking: Achieving more by doing less	Golden Jubilee Souvenir CKB Commerce College, Jorhat	2014
4	সেউজ বেংকিং : নুন্যতম প্ৰচেষ্টাত অধিক ফল লাভৰ উপায়	Prantik, ISSN 0971-5932	Vol. XXXIV, No. 18, 16-31 Aug, 2015
5	এ টি এম: ইয়াৰ গুৰুত্ব, প্ৰসাৰ আৰু ব্যৱহাৰিক সতৰ্কতা	Prantik, ISSN 0971-5932	Vol. XXXV, No. 7, 1-15 March, 2016

6	Biometric Talking ATM	Rupanjali, Chinamara College, Souvenir on Silver Jubilee	2015
7	মুদ্রাৰ ইতিহাস, বিমুদ্রাকৰণ আৰু ভাৰ্চুৱেল মুদ্রা	Prantik, ISSN 0971-5932	16-31 Jan, 2017

13. Publications in News Papers

Sl. No.	Title of the Article	Newspapers	Date of Publication
1	Green Channel Counters	Assam Tribune, an English Daily publishes from Guwahati, Assam	10 th Dec 2011 in Editorial Page
2	The Eco-friendly Aspect of Banking	Assam Tribune, an English Daily publishes from Guwahati, Assam	26 th Dec 2011 in Editorial Page
3	Eco-friendly Mobile Banking	Assam Tribune, an English Daily publishes from Guwahati, Assam	5 th May 2012 in Editorial Page
4	Environmental Benefits of Online Banking	Assam Tribune, an English Daily publishes from Guwahati, Assam	2 nd June 2012 in Editorial Page
5	Paribesh Bandhu Bank Byabostha	Dainik Janambhumi, an Assamese daily publishes from Guwahati, Assam	12 th June 2012 in Editorial Page
6	Green Home: a new Requirement	Assam Tribune, an English Daily publishes from Guwahati, Assam	30 th June 2012 in Editorial Page
7	CDMs: Another step towards paperless banking	Assam Tribune, an English Daily publishes from Guwahati, Assam	24 th July 2012 in Editorial Page
8	Seuj Griha Aru Iyar Prayojaniata	Dainik Janambhumi, an Assamese daily publishes from Guwahati, Assam	29 th July 2012 in Editorial Page
9	Towards Sustainable Project Finance	Assam Tribune, an English Daily publishes from Guwahati, Assam	14 th August 2012 in Editorial Page
10	Green Banking Habits: an emerging trend	Assam Tribune, an English Daily publishes from Guwahati, Assam	20 May, 2013 in Editorial Page
11	Seuj Banking Aru Paribesh Surakhat Iyar Vumika	Dainik Janambhumi	Assamese daily 24-06-2015
12	Kagajar Opachay Rodh Kari Prakriti Bosao Ahok	Amar Asom	Assamese Daily 18-07-2015
13	Online Shopping –Prayojaniata Aru Sabodhanata	Niyamiya Barta	Assamese Daily, 5, 12, 13 and 14 Oct, 2016

14. Sponsored Projects (Major/Minor Projects):

SI No.	Title & Discipline	Agency	Period	Type of Project Mini/Minor/ Major-(a), (b)	Grant/Amount Mobilized (in Rs.)
1	“An empirical study on adoption and usage of sustainable green banking practices with special reference to internet banking in Assam”/ Commerce	ICSSR	2016-2017	Minor	200000

15. Invited lectures / Resource Person/ paper presentation in Seminars/ Conferences/full paper in Conference Proceedings

Sl. No.	Title of Lecture/Paper	Invited Lecutre/ Resource Person/Pape r presented	Nature of Progra mme*	Details	Level**	Date of presentation	Sponsoring Agency
1	Green Financing for Green Entrepreneurship -Role of SIDBI in creating new class of entrepreneurs for sustainable development in NER of India	Paper presented	Seminar	National Seminar on “Rural Development and Entrepreneurship”	National	23 rd & 24 th May, 2011	Furkating College
2	Green Growth Strategy-Problems and Prospects of Green Women Entrepreneur	Paper presented	Seminar	National Seminar on “Micro Economic Enterprise Building Mechanism to Empowerment of Women in Indian Scenario”	National	10 th & 11 th Sep 2011	Tinsukia Commerce College
3	Green Buildings for Green	Paper	Seminar	National Seminar on	National	4 th & 5 th May	CKB Com. College

	Urbanisation: role of SBI introducing Green Homes for sustaining Urbanisation	presented		“Urbanisation and its Impact in Today’s World, with Special Reference to NER”		2012	
4	Green Banking Practices for Sustainable Development –Role of SBI Operating in Assam	Paper presented	Seminar	International Seminar & Workshop on Energy, Sustainability and Development	International	12-14 Oct 2012	Sibsagar College, Joysagar
5	Alternative Channels for Accelerating Financial Inclusion: Role of SBI Operating in Jorhat District of Assam	Paper presented	Seminar	National Seminar on “Promoting Financial Inclusion for Inclusive Growth: with special reference to North East India”	National	23-24 Nov 2012	Deptt of Com. AU, Diphu Complex
6	Role of Banks in Green Practices: A Study of State Bank of India Operating in Assam	Paper presented	Seminar	Departmental seminar based on the findings of research work.	University Level	18 th Feb, 2014	Deptt. of Commerce, Dibrugarh University
7	mers’ Perspectives on Green Banking Practices: An Exploratory Study on State Bank of India	Paper presented	Seminar	World Finance Conference	International	12-13 Dec 2014	Nanyang Business School, Singapore
8	Ethical Issues of Banks towards the Environment: A Study on Green Practices of State Bank of India in Assam	Paper presented	Seminar	International Seminar on “Make in India: the Road Ahead”	International	3- 4 Jan 2016	India habitat Centre, New Delhi
9	Ethical Issues of Banks towards Environment: A Study on Internet Banking in Jorhat	Paper presented	Seminar	National Seminar on “Corporate Social Responsibility: Sustainability & Development”	National	21-22 Oct 2016	CKB Commerce College
10	Role of NABARD in Project Finance with special reference to MSMEs in Assam	Resource Person	Seminar	National Seminar on “Role of Financial Institutions / PSUs for promotion of MSMEs in the NE Region”	National	16 Nov, 2016	North Eastern Small Scale Industries Association (NESSIA)
11	Utilisation and Usage of Mobile Phones in Colleges: A Study on Undergraduate Students of Commerce	Paper presented	Seminar	National Seminar on “Emerging Trends in Commerce and Management”	National	5-6 Oct 2018	JB College
12	A study on Customers’ Perception towards Internet Banking and Cyber Security with Banking Industry	Paper presented		ICSSR Sponsored 5 th NEICMA National Workshop on “Atmanirbhar Bharat: The Reclamation, Reformation and Resilience”	National	23-24 September, 2022	IQAC, Mariani College, Mariani
13	Scrutinisatio: A new Phenomenon in India	Paper presented	Seminar	National Seminar on “Entrepreneurship & Skill Development: Issues, Opportunities and Challenges with special reference to North-east India”	National	11-12 November, 2022	Department of Commerce, JDSG College, Bokakhat
14	Tea Tribes and the Culture of Assam: A Case Study of Kharjan Tea Estate in Dibrugarh, Assam	Paper presented	International Conference	Two Day International Conference on Cultural Studies	International	17-18 December 2022	Department of English (SF), Holy Cross College (Autonomous), Nagercoil, Kanyakumari, Tamilnadu, India
15	Transforming Fiscal Policy through Digital Banking: Consequences of Covid-19 Pandemic	Paper presented	Seminar	ICSSR, NERC Sponsored National Seminar on “Fiscal Policy and Economic Development: Sustainability Perspective in the North Eastern States of India”	National	21 and 22 March, 2023	SKBSSS, KKHSOU, Guwahati
16	Role of Social Media in Elections: A Review	Paper presented	Online Seminar	6 th International CEO (Communication, Economics, Organization) Social Sciences Congress (CEO SSC)	International	16-18 June 2023	Acacia University – (Host University for 6 th CEO Congress), Arizona-United State of America
17	Investment Decision making of Individual Investors: Integrating Psychology with Finance	Paper presented	Conference	ICSSR sponsored Two-day National Conference on India 2.0: Ideas of Self-Reliant Bharat & Actions @ 75	National	13-14 October, 2023	Department of Commerce, Assam Don Bosco University
18	Lemon Farming: A Entrepreneurial Initiative for being Atmanirvar	Paper presented	Online Seminar	Development & Governance: Myriad Perspectives in Post-millennium India	National	13-14 September, 2024	Ramthakur College, Tripura, Agartala

19	Role of virtue ethics in rural communities Assam engaged in sustainable commercial crafts using Water Hyacinth: a philosophical perspective	Paper presented	Seminar	ICPR Sponsored national Seminar on “Philosophy, Science and Ethics: Indian and Western Perspective”	National	12-14 November, 2024	KKHSOU
20	Ethics in successful investment decision: a study with special reference to Indian investors	Paper presented	Seminar	ICPR Sponsored national Seminar on “Philosophy, Science and Ethics: Indian and Western Perspective”	National	12-14 November, 2024	KKHSOU
21	Frauds in Indian banks: an ethical issue in India	Paper presented	Seminar	ICPR Sponsored national Seminar on “Philosophy, Science and Ethics: Indian and Western Perspective”	National	12-14 November, 2024	KKHSOU

16. Administrative Experience:

Sl. No.	Nature of Activity	Designation	Institution/ School/ Division/ Centre etc.	Period	
				From	To
1	Care Taker Offices/ Associate NCC Officer	CTO/ANO	CKB Commerce College, Jorhat	2002	2020
2	Head of the Department, Department of Banking	HOD	CKB Commerce College, Jorhat	15 Mar 2013	14 Mar 2016
3	Assistant Coordinator/Coordinator, IGNOU Study Centre at CKB Commerce College, Jorhat	Asstt. Coordinator/ Coordinator	CKB Commerce College, Jorhat	Jan, 2014	13-11-2019
4	Member of Governing Body	Member	CKB Commerce College, Jorhat	2018	2019
5	Asst. Regional Director of JRC	ARD	KKHSOU	30-01-2020	31-10-2020
6	Director i/c of School	Director i/c	MDSOM	10-09-2021	2022
7	M Com Programme Coordinator	Prog. Coord.	MDSOM	2020	Till date
8	Coordinator of City Study Centre, KKHSOU	Coordinator	City Study Centre, KKHSOU	22-03-2023	2024
9	Director i/c of School	Director i/c	GPDSOIVS	27-03-2025	Till date