

## Profile

### 1. Personal Details:

#### Gobinda Deka (Ph.D.)

Associate Professor in Commerce  
Maniram Dewan School of Management  
Krishna Kanta Handiqui State Open University  
Khanapara, NH 37, Guwahati, Assam, India  
**Email:** drgobinda.deka@kkhsou.in  
**Mobile:** 9365299766

**Field of Specialisation:** Financial Management (Banking)

**Scholarly Interest:** Green Banking

**Language Proficiency:** Assamese, English, Hindi

### 2. Educational Qualifications: (Completed Year wise)

- M. Com
- PGDHE

### 3. Teaching Experience: 26 Years

### 4. Experience in Supervising Dissertation/Thesis:

- Five years' experience supervising PG Diploma Course candidates of IGNOU preparing their dissertations. Presently got approved for supervising Ph.D. Scholar under KKHSOU

### 5. International Exposure:

- Invited Chairperson in World Finance Conference (WFC), Singapore, 2014
- Research paper presented in WFC, Singapore in 2014 got 2<sup>nd</sup> position in Authors' Choice.

### 6. Journal Publications:

**National : Seven Numbers**

<i>Sl. No.</i>	<i>Title of the Paper</i>	<i>Journal</i>	<i>ISSN/ ISBN No.</i>	<i>Whether peer reviewed Impact Factor, if any</i>
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	Peer Reviewed
2	Green Banking Practices: an analysis of green projects undertaken by SBI in Assam.	Research Promoter	ISSN 2231 0193	Peer Reviewed
3	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	Peer Reviewed
4	Banking on the Bench to Virtual Banking: -An Analysis of Augmentation of Banking in India	Research Promoter	ISSN 2231 0193	Peer Reviewed
5	Augmentation of ATM in Assam: An empirical study of State Bank of India	Utkarsh	ISSN 2347-8381	Peer Reviewed
6	Delivering E-Banking Service Through ATM: A Study of the SBI Operating in Assam	Research Promoter	ISSN 2231 0193	Peer Reviewed

7	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	Peer Reviewed, UGC Approved Impact Factor (GIF): 0.405
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**International : Six Numbers**

<i>Sl. No.</i>	<i>Title of the Paper</i>	<i>Journal</i>	<i>ISSN/ ISBN No.</i>	<i>Whether peer reviewed Impact Factor, if any</i>
1	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	Peer Reviewed
2	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	Peer Reviewed
3	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	Peer Reviewed, UGC Approved Impact factor 4.72
4	Customers' Perception on Green Banking Practices of State Bank of India: A SWOC Analysis	International Journal of Management Studies (IJMS), UGC Approved Journal,	ISSN(Print) 2249-0302 ISSN (Online) 2231-2528	Peer Reviewed, UGC Approved Impact factor 2.26
5	Use of Mobile Phones in College Premises: <i>A Case Study on Undergraduate Students in Jorhat District of Assam</i>	International Journal of Research and Analytical Reviews (IJRAR),	e ISSN 2348 –1269, Print ISSN 2349-5138,	Peer Reviewed, UGC Approved Cosmos Impact Factor 4.236
6	Is Mobile Phone Indispensable in Colleges? A Study on Undergraduate Students of Commerce	International Research Journal of Engineering and Technology (IRJET) ISO 9001:2008 Certified Journal	e-ISSN: 2395-0056 print-ISSN: 2395-0072	Peer Reviewed, UGC Approved Impact factor 7.211

**7. Books Publications:****National : Two Numbers**

<i>Sl. No.</i>	<i>Title of the Book</i>	<i>Publisher</i>	<i>ISSN/ISBN No.</i>
1	Indian Banking System	Kalyani Publishers, New Delhi	ISBN 978-93-272-6243-8
2	Indian Financial System	Kalyani Publishers, New Delhi	ISBN 978-93-272-7317-5

**8. Chapters/Research Papers in Books/Seminar Volumes:****Regional: Two Numbers**

<i>Sl. No.</i>	<i>Title of paper</i>	<i>Book Title and Publisher</i>
1	Green Banking: Achieving more by doing less	Swarnamanjuri, Golden Jubilee Souvenir CKB Commerce College, Jorhat
2	Biometric Talking ATM	Rupanjali Chinamara College, Souvenir on Silver Jubilee

**National: Two Numbers**

<i>Sl. No.</i>	<i>Title of the Paper</i>	<i>Details of Conference Volume/Publication</i>
1	Scenario of Commerce Education in the North East	National Seminar, Golaghat Commerce College Golaghat
2	Green Buildings for Green Urbanisation: Role of SBI introducing Green Homes for Sustaining Urbanisation	National Seminar, CKB Commerce College, Jorhat

**International: Two Numbers**

<i>Sl. No.</i>	<i>Title of the Paper</i>	<i>Details of Conference Volume/Publication</i>
1	Green Banking Practices for Sustainable Development –Role of SBI Operating in Assam	ISWESD 2012, Sibsagar College, Joysagar ISBN: 978-81-925299-0-5, Oct 12-14, 2012
2	Ethical Issues of Banks towards the Environment: A Study on Green Practices of State Bank of India in Assam	XVII Annual International Seminar on Make in India: the Road Ahead, India Habitat Centre, New Delhi, 2016 ISBN no. 978-81-923211-8-9

**9. Other Publications:****As Book/Journal Editor : Three Numbers**

<i>Sl. No.</i>	<i>Title</i>	<i>Publisher</i>	<i>ISSN/ISBN No.</i>
1	Corporate Social Responsibility (Editor)	Book published by CKB Commerce College Jorhat	ISBN 978-93-5311-254-7
2	Journal of Commerce & Accounting Research (Editorial Board Member)	Publishing India Group	ISSN 2277-2146
3	International Journal of Business Innovation and Research (Reviewer)	InderScience Publishers, USA	ISSN Online 1751-0260 Print 1751-0252

**Articles/Chapters in Newspapers/Magazines/Others: Nineteen Numbers**

<i>Sl. No.</i>	<i>Title of the Paper/ Article</i>	<i>Publishers</i>	<i>Volume/Year/Date of Publication</i>
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	Green Channel Counters	Assam Tribune, an English Daily publishes from Guwahati, Assam	10 <sup>th</sup> Dec, 2011 in Editorial Page
3	The Eco-friendly Aspect of Banking	Assam Tribune, an English Daily publishes from Guwahati, Assam	26 <sup>th</sup> Dec, 2011 in Editorial Page
4	Green Growth Strategy-Problems and Prospects of Green Women Entrepreneur	Abstract Volume of Tinsukia Commerce College	10 <sup>th</sup> & 11 <sup>th</sup> Sep, 2011
5	Online Banking – anytime, anywhere banking	North-East Business Reporter, ISSN 2249-0728	Vol. 2, Issue no. 11, April 2012
6	Eco-friendly Mobile Banking	Assam Tribune, an English Daily publishes from Guwahati, Assam	5 <sup>th</sup> May 2012 in Editorial Page
7	Environmental Benefits of Online Banking	Assam Tribune, an English Daily publishes from Guwahati, Assam	2 <sup>nd</sup> June 2012 in Editorial Page
8	Paribesh Bandhu Bank Byabastha	Dainik Janambhumi, Assamese daily	12 <sup>th</sup> June 2012 in

			Editorial Page
9	Green Home: a new Requirement	Assam Tribune, an English Daily publishes from Guwahati, Assam	30 <sup>th</sup> June 2012 in Editorial Page
10	CDMs: Another step towards paperless banking	Assam Tribune, an English Daily publishes from Guwahati, Assam	24 <sup>th</sup> July 2012 in Editorial Page
11	Seuj Griha Aru Iyar Prayojaniata	Dainik Janambhumi, an Assamese daily	29 <sup>th</sup> July 2012 in Editorial Page
12	Towards Sustainable Project Finance	Assam Tribune, an English Daily publishes from Guwahati, Assam	14 <sup>th</sup> August 2012 in Editorial Page
13	Green Banking Habits: an emerging trend	Assam Tribune, an English Daily publishes from Guwahati, Assam	20 May, 2013 in Editorial Page
14	Seuj Banking Aru Paribesh Surakhat Iyar Bhumika	Dainik Janambhumi, Assamese Daily	24-06-2015 Editorial Page
15	Kagajar Apachay Rodh Kari Paribesh Bachao Aahak	Amar Asom, Assamese Daily	18-07-2015
16	Seuj Banking: Nunyatam Prasestat Adhik Fal Labhar Upai	Prantik ISSN 0971-5932	Vol. XXXIV, No. 18, 16-31 Aug, 2015
17	ATM: Iyar Gurutta, Prasar Aru Byabaharik Satarkata	Prantik ISSN 0971-5932	Vol. XXXV, No. 7, 1-15 March, 2016
18	Online Shopping: Prayojaniyata Aru Sabadhanata	Niyamiya Barta, Assamese Daily	5, 12, 13 and 14 Oct'2016
19	Mudrar Itihash, Virtual Mudra Aru Bimudrakaran	Prantik, ISSN 0971-5932	16-31 Jan, 2017

#### 10. Papers Presented/Attended in Conferences/Seminars/Workshops etc:

##### Regional: Five Numbers

Sl. No.	Title of paper Presented	Title of Conference/Seminar	Organised by	Date
1	Scenario of Commerce Education in the North East	UGC Sponsored Refresher Course	Dibrugarh University	8 <sup>th</sup> Feb, 2001
2	Challenges for Commerce Education in Industrialisation	UGC Sponsored 15 <sup>th</sup> Refresher Course	Dibrugarh University	27 <sup>th</sup> June, 2001
3	Customers' adoption and Usage of Green Banking Practices: an Empirical Study of SBI Operating in Jorhat	1 <sup>st</sup> Seminar leading to Ph D. presented in the Department of Commerce, DU	Deptt. of Commerce, Dibrugarh University	28 <sup>th</sup> Sep 2012
4	A study on e-banking practices of SBI with special reference to ATM service in Assam	2 <sup>nd</sup> Seminar leading to Ph D. presented in the Department of Commerce, DU	Deptt. of Commerce, Dibrugarh University	14 <sup>th</sup> May 2013
5	Role of Banks in Green Practices: A Study of State Bank of India Operating in Assam	Departmental seminar based on the findings of research work.	Deptt. of Commerce, Dibrugarh University	18 <sup>th</sup> Feb, 2014

##### National: Eight Numbers

Sl. No.	Title of paper Presented	Title of Conference/Seminar	Organised by	Date
1	Some Observations on Commerce Education in North-Eastern in India	Professionalizing the Commerce education in the NE Region in India	Golaghat Commerce College	Jan 30-31, 2006
2	Green Financing for Green Entrepreneurship -Role of SIDBI in creating new class of entrepreneurs for sustainable development in NER of India	Rural Development and Entrepreneurship	Furkating College	23 <sup>rd</sup> & 24 <sup>th</sup> May, 2011
3	Green Growth Strategy-Problems and Prospects of Green Women	Micro Economic Enterprise Building Mechanism to	Tinsukia Commerce	10 <sup>th</sup> & 11 <sup>th</sup> Sep

	Entrepreneur	Empowerment of Women in Indian Scenario	College	2011
4	Green Buildings for Green Urbanisation: role of SBI introducing Green Homes for sustaining Urbanisation	Urbanisation and its Impact in Today's World, with Special Reference to NER	CKB Com. College	4 <sup>th</sup> & 5 <sup>th</sup> May 2012
5	Alternative Channels for Accelerating Financial Inclusion: Role of SBI Operating in Jorhat District of Assam	Promoting Financial Inclusion for Inclusive Growth: with special reference to North East India	Deptt of Com. AU, Diphu Complex	23-24 Nov, 2012
6	Ethical Issues of Banks towards Environment: A Study on Internet Banking in Jorhat	Corporate Social Responsibility: Sustainability & Development	CKB Commerce College	21-22 Oct 2016
7	Role of NABARD in Project Finance with special reference to MSMEs in Assam	Role of Financial Institutions / PSUs for promotion of MSMEs in the NE Region	North Eastern Small Scale Industries Association (NESSIA)	16 Nov, 2016
8	Utilisation and Usage of Mobile Phones in Colleges: A Study on Undergraduate Students of Commerce	Emerging Trends in Commerce and Management	JB College	5-6 Oct 2018

**International: Three Numbers**

Sl. No.	Title of paper Presented	Title of Conference/Seminar	Organised by	Date
1	Green Banking Practices for Sustainable Development –Role of SBI Operating in Assam	International Seminar & Workshop on Energy, Sustainability and Development	Sibsagar College, Joysagar	12-14 Oct 2012
2	Customers' Perspectives on Green Banking Practices: An Exploratory Study on State Bank of India	World Finance Conference	Nanyang Business School, Singapore	12-13 Dec 2014
3	Ethical Issues of Banks towards the Environment: A Study on Green Practices of State Bank of India in Assam	Make in India: the Road Ahead	India habitat Centre, New Delhi	3- 4 Jan 2016

**11.Seminars/Conferences attended without paper:****Regional: Three Numbers**

Sl. No.	Title of Conference/Seminar	Organised by	Date
1	Tea: Its Socio-Economic impact of NE Region – its problem on Management	CKB Commerce College	5-6 September, 1998
2	Entrepreneurial Orientation Programme for College Teachers	CKB Commerce College	18-22 October, 2000
3	Educational Summit	NEIST	-

**National: Five Numbers**

Sl. No.	Title of Conference/Seminar	Organised by	Date
1	Quality and Resource Management in Higher Education	Kakojan College	24 July, 2004
2	Emerging Trends in Business Finance, Taxation and Management Technology	JB College	20-21 January, 2006
3	Best Practices in higher Education with Special Reference to Colleges of NE India	JB College	4-5 November, 2006
4	Emerging Trends of Small and Medium Enterprises in Generating Employment in North Eastern region	CKB Commerce College	27-28 September, 2008

5	Global Environmental Change Geomorphological Issues and Challenges	Department of Geography Gauhati University	20-22 November, 2010
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### 12. Workshops/Training Programmes Attended: Eleven Numbers

Sl. No.	Title of Workshop/Training Programme	Organised by	Level	Date
1	UGC Sponsored Workshop on formulation of Research Proposal in Social Science	JB College, Jorhat	National	29 <sup>th</sup> April to 1 <sup>st</sup> May, 2010
2	Workshop: Hazards Minimising Risk, Maximising Awareness	NEIST	Zonal	19-20 August, 2010
3	National Workshop on Research Methodology	Tezpur University	National	13-18 February, 2012
4	Extended Contact Programme	IGNOU	Zonal	20-29 May, 2016
5	Faculty Development Programme on GST and Students' Employability	Dibrugarh University	Zonal	6 March, 2017
5	Question Paper Setting and Examination Process	Jorhat College	Zonal	28 <sup>th</sup> March, 2017
7	Implementation of CBCS in undergraduate programme of Dibrugarh University	Jorhat Kendriya Mahabidyalaya	Zonal	26 April, 2019
8	FDP on e-Content Development and Use of ICT	NIELIT, Jorhat	Zonal	25 October to 14 November, 2019
9	Teaching-Learning in the Time of Pandemic: Role of Online Learning	KKHSOU in collaboration with Commonwealth Educational Media Centre for Asia (CEMCA), New Delhi.	International	21-22 April, 2020
10	"Capacity Building of Academic Counsellors of KKHSOU"	KKHSOU in collaboration with CEMCA, New Delhi.	National	16-18 June, 2020
11	Online Capacity Building Workshop for Teaching and Academic Staff on Development of MOOCs for ODL Learners	KKHSOU in collaboration with CEMCA, New Delhi.	National	22-25 June, 2020

### 13. Experience in Organising Conferences/Seminars:

Convenor of a UGC Sponsored National Seminar on "Corporate Social Responsibility: Sustainability and Development" on 21-22 October, 2016

### 14. Resource person/Expert appointed: Two Numbers

Sl. No.	Seminar Title	Topic Discussed	Organised by	Date
1	Role of NABARD in Project Finance with special reference to MSMEs in Assam	Role of Financial Institutions / PSUs for promotion of MSMEs in the NE Region	North Eastern Small Scale Industries Association (NESSIA)	16 Nov, 2016
2	Extended Contact Programme	Use of Library by the learners under ODL	IGNOU, RC Jorhat	19-28 May, 2017

### 15. Administrative Experiences:

- Six (6) Years of experience as Assistant Coordinator/Coordinator, IGNOU Study Centre at CKB Commerce College, Jorhat
- Three (3) Years as HOD, Department of Banking, CKB Commerce College, Jorhat
- Seventeen (17) Years (2002-2019) of experience as CTO/ANO of NCC Unit of CKB Commerce College
- One (1) Year Member of Governing Body of CKB Commerce College
- Presently in Charge of ARD, Regional Centre, Jorhat, KKHSOU since 1<sup>st</sup> Feb, 2020

**16. Research & Consultancy Projects:**

One Minor Research Project completed entitled '*An empirical study on adoption and usage of sustainable green banking practices with special reference to internet banking in Assam*' sponsored by ICSSR

**17. Membership in National/International Forum/Association:**

Lifetime member of North East India Commerce and management Association (NEICMA)

**18. Any other relevant personal information not covered above:**

- Successfully completed 90 Days PRCN (NCC) Course in OTA, Kamptee, Nagpur in 2007-08 and presently holding **Lieutenant Rank**.

**Various Courses/ Camps Attended in NCC by Lt. Gobinda Deka**

Sl. No.	Date	Course/Camp	Venue	Level	Duration
1.	26-11-2007 to 23-02-2008	PRCN	OTA, Kamptee, Maharashtra	National	90 days
2.	22-01-2008 to 24-01-2008	Search and Rescue	Notional Civil Defence College, Nagpur	National	3 days
3.	17-03-2008 to 27-03-2008	Army Orientation Programme	21 Para, Special Force, Rowroiah	State	11 days
4.	09-08-2008 to 18-08-2008	CATC	Dergaon	State	10 days
5.	20-09-2008 to 29-08-2008	CATC, Pre-RD	Phulbari, Tezpur	Zonal	10 days
6.	10-11-2008 to 19-11-2008	CATC	Dergaon	State	10 days
7.	05-01-2009 to 19-01-2009	Army Orientation Programme	21 Para, Special Force, Rowroiah	State	15 days
8.	09-07-2009 to 18-07-2009	CATC	Dergaon	State	10 days
9.	06-09-2009 to 15-09-2009	CATC	Charaibahi High School	State	10 days
10.	13-12-2009 to 22-12-2009	CATC	Charaibahi High School	State	10 days
11.	04-07-2010 to 15-07-2010	CATC	Charaibahi High School	State	12 days
12.	04-09-2010 to 17-09-2010	Treking Camp	Dehradun, Valley of Flowers, Hemkund.	National	14days
13.	26-06-2012 to 04-07-2012	CATC	Kakajan College, Kakajan, Jorhat	state	10 days
14.	11-12-2013 to 20-12-2013	CATC	CKB Commerce College	State	10 days
15.	23-05-2014 to 02-06-2014	CATC	Bhalukmara	State	10 days
16.	19-09-2015 to 28-09-2015	CATC	Bhalukmara	State	10 days

**NB: Attended at least one Camp per year till 2019**

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