

CURRICULUM VITAE OF SABITA BHAGABATI



SABITA BHAGABATI, Ph.D

Assistant Professor

Dept. of Commerce

Bhattadev University, Bajali, Pathsala, Assam-781325

Mobile – +91 8638018128/9707521716

E mail – com.sabita@bhattadevuniversity.ac.in

CAREER OBJECTIVES

Interested in furthering my career with a progressive organisation where I can effectively utilize my knowledge, experience and skills in the field of –

- Teaching Accountancy and Finance in higher secondary, graduate and post-graduate students in commerce.
- Accounting and Auditing.
- Financial Management and Taxation.

ACADEMIC QUALIFICATION

Year	Name of the Board/ University	Degree	Percentage	Division
2007	SEBA, Assam	H.S.L.C.	71.5%	1 st division
2009	AHSEC, Assam	H.S.	70.6%	1 st division
2012	Gauhati University, Assam	B.Com.	66.6%	1 st class with 'D'
2014	Gauhati University, Assam	M.Com.	83.1%	1 st class

RESEARCH QUALIFICATION

Year	Name of the University	Degree	Percentage	Division
2018	Rajiv Gandhi Central University	M.Phil.	68%	1 st class
2023	Rajiv Gandhi Central University	Ph.D.	Awarded on 23rd November 2023	
Thesis Title				
SAVINGS-INVESTMENT BEHAVIOUR OF THE HOUSEHOLDS OF KAMRUP AND KAMRUP METROPOLITAN DISTRICTS OF ASSAM- A COMPARATIVE ANALYSIS				

UGC-NET QUALIFICATION

Award	Date of Award	Reference No.	Roll No.
UGC NET	30th November 2020	200510021086	AM0251300242
UGC NET	31st December 2019	190520102692	AM0205213300
UGC NET	12th July 2019	190510108810	AM02512904

RESEARCH DOMAIN

- Financial Management and Accounting

PROFESSIONAL QUALIFICATION

- Certificate course in **MS Office** from NIIT, Maligaon, Guwahati Branch, **H.Q. - New Delhi.**
- Certificate course in **Tally. ERP.9** from NIIT, Maligaon, Guwahati Branch, **H.Q. - New Delhi.**
- Certificate course in **Swift Advanced Excel** from NIIT, Maligaon, Guwahati Branch, **H.Q. - New Delhi.**
- **Diploma** course in **Computer Application** from **Institute of Professional Studies & Business.**
- **Post Graduate Diploma in Computer Application** from **Infotech Computer Education Centre, Narengi, Guwahati.**

WORK EXPERIENCE

- **From 01/08/2015 to 31/08/2021 as Assistant Professor (Contractual) in Accountancy in West Guwahati Commerce College,** at Boripara, Maligaon-781012, Guwahati, Assam.
Major Assignments – Teaching H.S. and Degree (Pass & honours) in Accountancy, Accounting and Taxation.
- **From 06/10/2021 to 30/06/2023 as Assistant Professor (Contractual) in Accountancy in Pandu College,** at Boripara, Maligaon-781012, Guwahati, Assam.
Major Assignments – Teaching H.S. and Degree (Pass & honours) in Accountancy, Accounting and Taxation, Financial Management.
- From 01/08/2023 to 30/12/2023 was working as an **Assistant Professor in Accountancy in University of Science and Technology Meghalaya,** Techno City, Killing Road, Baridua, 9th Mile, Ri-Bhoi, Meghalaya-793101
Major Assignments – Teaching BBA (Pass & honours) and MBA Pass & honours) in Financial Accounting, Taxation and Financial Management.

RESEARCH, PUBLICATIONS AND ACADEMIC CONTRIBUTIONS

A. Published Papers in SCOPUS Journals

Sr. No	Title with page Nos.	Journal	ISSN/ ISBN No.	Referred / Impact Factor	No. of authors	Main author?
01	Technology and Business Model Behind the successful growth of Policybazar.com. Pg. No. 69-76	Journal of Xi'an Shiyou University, Natural Science Edition	ISSN 1673-064X	5.6	1	YES
02	Good and evils of Indian FinTech Companies in the revolution of banking and finance sector.	International Journal of Management (IJM)	ISSN 0976-6502(P), 0976-	Indexed	1	YES

	Pg.No. 2245-2251		6510(O)			
03	Technology Innovation for Investment market- A study on Technology Angels with special reference to Indian Technology market Pg.No. 895-900	International Journal of Advanced Research in Engineering and Technology (IJARET)	ISSN 0976-6480(P) 0976-6499(P)	Indexed	1	YES

B. Published Papers in Journals

Sr. No	Title with page Nos.	Journal	ISSN/ ISBN No.	Referred / Impact Factor	No. of authors	Main author?
01	Recent Status of Rastriya Gramin Vikash Nidhi in Assam. Pg. No. 69-76	'AJANTA' A Peer reviewed Referred and UGC listed Journal (UGC Journal No. 40776)	ISSN 2277-5730	Referred	1	YES
02	Performance of Pradhan Mantri Mudra Yojana in Assam., Pg. No. 50	'COMED' A Refereed Journal of Commerce	ISSN 2347-7199	Referred	1	YES
03	A study on relationship between social background and factors that influence to purchase a health insurance plan among policyholders.	'BHU Management Review', A refereed and peer reviewed journal of contemporary management research	ISSN 2231-0142	Refereed	1	YES
04	Information Seeking Behaviour of Household Investors- A study in Kamrup and Kamrup Metropolitan District Assam	PDUAMT Business Review, An international Peer-reviewed annual Journal of Pandit Deendayal Upadhaya Adarsh Mahavidyalaya	ISSN 2582-111X	Peer-Reviewed	2	YES
05	A Study on management of household expenditure and savings-investment in select households in Guwahati City	Northeast Journal of Contemporary Research, Darrang College Research Journal	ISSN 2349-3089	Peer-Reviewed	2	YES

06	Relationship between credit usage and savings-investment behaviour of indigenous households in Assam	Journal of Management and Entrepreneurship	ISSN 2229-5348	UGC CARE List Group 1	2	YES
07	Sustainable Women Entrepreneurship: A Study on Muga Silk Entrepreneurs in Sualkuchi Village of Assam	Srotaswini, Vol-VI, 2022-23	ISSN: 2277-5277	UGC CARE Listed Biennial Bilingual Research Journal	2	YES
08	মাজুলী সংস্কৃতিত থলুৱা লোকসকলৰ বাবে বাণিজ্যিক সম্ভাৱনা: নমুনা ভিত্তিক এক চমু অধ্যয়ন	Dwibhashi, Vol. 73 (2)	ISSN: 2321-4945	UGC care Listed Journal	2	YES
09	বহু বিস্তীৰ্ণ বিষয় আলোচিত হোৱা এখন গ্ৰন্থ	Satsari, Vol.19, Issue-2	ISSN: 2319-8893	UGC care Listed Journal	1	YES
10	Relationship between Religious and Consumer buying Behaviour: A Study with reference to Indian Market	‘COMED’ Annual Refereed Journal of Commerce	ISSN: 2347-7199	Refereed Journal	2	No

C. Articles / Chapters published in Books

Sr. No.	Title with page Nos.	Book Title, Editor & Publisher	ISSN/ ISBN No.	Whether peer reviewed	No of authors	Main author?
01	Are Microfinance Institutions Successful in Eradicating Poverty: A study on selected households of Kamrup Metropolitan District of Assam; page no: 12	Does Microfinance Really Help the Poor?	978-81-933014-5-6	No	01	YES
02	Role of MUDRA Yojana in Entrepreneurship Development: A study on Awareness and Perception of selected Entrepreneurs in Kamrup Rural District.; Page No: 116	Inclusive Rural Development in India	978-81-933014-6-3	No	01	YES
03	Environmental Accounting Practice in India; Page No: 102	Environment: Emerging Problems & Management	978-81-944808-5-3	No	01	YES
04	Impact of COVID-19 on International Economic relations with special reference to India’s	COVID-19: Impact on Indian Economy &	978-81-933014-7-0	No	01	YES

	relation with other part of the World, Page No: 189	Grow-up strategies				
05	Savings and Investment Behaviour among the youths in Kamrup Metropolitan District of Assam, Page No: 258	Business Dynamics and Innovations	978-93-84783-63-1	No	01	YES
06	Possibility of Youths Economic Empowerment through adoption of Entrepreneurship- A study on selected Young Entrepreneurs in Assam, Page No: 169	Youth Empowerment for Holistic Development in India	978-81-938897-3-2	No	01	YES
07	Saving and Investment Behaviour of Rural Household: A Study on Kamrup Rural District of Assam, Page No: 41	Rural Development in Northeast India	978-93-90692-14-9	No	01	YES
08	A Study on Mutual Fund Investors Financial Behaviour in Assam, Page No: 184-194	Contemporary Issues in Corporate Management	978-93-94779-40-2	No	02	YES
09	Green Audit Practice in Educational Institutions- A Review on Gauhati University and Tezpur University Green Audit Report2020-21, Page No: 113	Current Trends in Multidisciplinary Research	978-93-91844-56-1	No	01	YES

D. Books Published as an author

Sr. No.	Title of the book	Type of Book & Authorship	Publisher & ISSN/ISBN No.	Whether peer reviewed	No. of co-authors	Main author?
01	ষ্টক বজাৰত বিনিয়োগ (Investing in Stock Market)	Authorship	Surya Prakash Publication, Guwahati, Assam, India, ISBN: 978-93-89474-17-6	NO	02	YES
02	ক্ষুদ্ৰ বিত্ত (Micro Finance)	Authorship	Ashok Book Stall, Guwahati, Assam, India, ISBN: 978-93-93610-18-8	NO	02	YES
03	Auditing and Corporate Governanace	Authorship	Ashok Book Stall, Guwahati, Assam, India, ISBN: 978-	NO	02	YES

			93-93610-18-8			
04	ভাৰতীয় বিত্তীয় ব্যৱস্থা (Indian Financial System)	Authorship	Union Book Publication, Panbazar, Guwahati-781011, ISBN: 978-93-94621-93-0	NO	02	YES
05	Fundamentals of Investment	Authorship	Union Book Publication, Panbazar, Guwahati-781011, ISBN: 978-81-959410-4-9	NO	02	YES
06	E-Filing of Returns	Authorship	Ashok Book Stall, Guwahati, Assam, India,	NO	03	YES

E. Papers presented in Conferences and Seminars

Sr No	Title of the paper presented	Title of Conference / Seminar	Date with Year	Organized by	Whether International / National/ State/ Regional/ College / University Level
01.	'A study on relation between poverty and social issues in North East India with special reference to greater Guwahati region'- An extensive study.	International Seminar on poverty beyond borders	10/11/12 th February 2016	Research Forum, Pramathesh Barua College, Gauripur	International /college level
02.	'Rural North East India – prospects and challenges in the context of Make in India'.	National Seminar on Make in India and Rural North east: The challenges	25/26 th February 2016	National Institute of Rural Development and Panchayat Raj (NIRDPR), NERC Guwahati	Regional
03.	Prospects of Bamboo Industries in Assam-with special reference to greater Guwahati.	National Seminar on management, commerce and economics-2017	19 th and 20 th May 2017	Department of Business Administration, USTM, Meghalaya	ICSSR –NER
04.	A study on supply chain management practice & challenges for the SMEs of Tea industry in Assam	National Conference on Management in the current Scenario-Trends, Issues and	3 rd and 4 th March 2017	AIM, Guwahati	NATIONAL

		Challenges			
05.	Deepor Beel as a tourism spot-challenges and opportunities.	UGC sponsored national seminar on economic development in north east India-Challenges and Opportunities	27 th and 28 th October 2016	Department of Economics, Pachim Guwahati Mahavidyalaya	NATIONAL
06.	Women Empowerment through their Awareness towards Health Insurance.	National Seminar on Women Empowerment & Gender Sensitization: Convergences, Divergences and plurality	6 th and 7 th April 2019	IQAC & Extension Education Cell, LCB College Maligaon, Guwahati	NATIONAL
07.	A study of challenges and opportunities for North-Eastern Region	National Seminar on sub-regional connectivity trade and growth	20 th and 21 st April 2018	Department of Economics, Dakshin Kamrup College, Mirza	ICSSR sponsored national seminar
08.	“Cloud Banking as a move towards digital technology in banking sector post covid period- A study with reference to Indian banking and technology sector”	International conference on post-Covid practice 1.0	23 rd February 2021	ISBR Business School, Bangalore, India	International
09	Saving and Investment Behavior among the youths in Kamrup Metropolitan District of Assam	International conference on Business Management and Social Innovation: A Leap Towards Aatamnirbhar Bharat	26 th and 27 th August 2021	Chaudhary Bansi Lal University, Bhiwani	International conference
10	Effectiveness of Public Distribution System in Alleviation of Poverty in Assam	International seminar on ‘Emerging Challenges Opportunities in Business and Economy: Lessons from COVID -19 Pandemic’	1 st and 2 nd September 2021	The ICAFI University Tripura, India	International seminar

11	'A literature review on influence of categorical variables on saving and investment behaviour in India'	International Conference On Emerging Trends in Accounting and Finance (ICETAF) 2021	11 th and 12 th November 2021	Department of Commerce, Tezpur University, Napaam, Assam-784028	International
12	Relationship Between Credit Usage and Savings-investment behaviour of indigenous households in Assam	3 rd International Conference of Contemporary Management (INCOCOM 2K23)	3 rd March 2023	Department of Management Studies, NPR College of Engineering and Technology, Tamil Nadu, India	International
13	Measuring the effectiveness of Technology Integration in the Classroom: A Comparative Study on Demographic Variable with Reference to Ri-Bhoi, Meghalaya	ICSSR sponsored two days National Seminar	23 rd and 24 th January 2024	Department of Education Bir Raghav Moran Govt. Model College, Doomdooma-786153	National
14	Exploring the role of Matrilineal Social Approach in Fostering Women Entrepreneurs: A study with reference to Khasi Community in Ri-Bhoi District	ICSSR sponsored two days National Seminar	8 th and 9 th February 2024	Women Cell Wangcha Rajkumar Government College Deomali (Arunachal Pradesh)	National

F. Workshops

Sl No	Title	Date with Year	Organized by
01.	Workshop on Stress and its management.	20th December 2016	IQAC, K. C. Das Commerce College
02	GST- Prospects & Challenges.	24th September 2016	Royal School of Commerce, Royal Group of Institutions.
03	Faculty Development Programme on GST & Students' Employability.	3rd February 2017	Gauhati University, Gauhati, Assam
04	Resource endowment and its allocation in North East India.	14th November 2015	USTM, Meghalaya
05	Online Workshop on "Systematic	28 th -30 th December	MEERASHPA Learning

	Literature Review”	2023	Solutions
06	Online FDP on “Research in Humanities, Commerce & Management: Opportunities & Challenges”	13 th February 2024 to 19 th February 2024	Prahladrai Dalmia Lions College of Commerce & Economics

G. Policy Discussion Paper Series

Sl No	Title of Policy Paper	Authors	Year of Publishing the Book	Website
01.	Leveraging Millet Mission: Exploring MSME Opportunities in North East India as a Gateway for Exports to South-East Asia	Sabita Bhagabati & Tulus T.H.Tambunan	2024	https://usakti-cisbucs.com/index.php/2024-series ISSN: 2442-9368

H. Editorship

Sl No	Title of Book	Year of Publishing the Book	Publisher
01.	Research Trends in Multidisciplinary Approach- The Collective	2023	Vaagdevi Publishers, Hyderabad-500044

FACULTY DEVELOPMENT PROGRAMME

1. Faculty Development Programme on Application of Statistics in Social Sciences.
2. Faculty Development Programme on Basic Research Methodology
3. Online certificate course on Research Methodology
4. Faculty Development Programme on New Paradigms of Research in Commerce and management
5. Faculty Development Programme on A-Z of Writing & Publication in Scopus-Indexed Journals
6. ICSSR sponsored Research Methodology course for M.Phil/Ph.D./PDF Scholar in Social Science for 10 days.

CERTIFICATES IN

1. Indian Commodity Derivatives Markets- The Past, Present and the Future (NISM)
2. Artificial Intelligence foundations (Skillup Microsoft)
3. Online Dispute Resolution (ODR) Mechanism (NISM)

PERSONAL PROFILE

Father’s Name : Jagadish Bhagabati
Mother’s Name : Arati Bhagabati
Date of Birth : 31st December 1990
Blood Group : B (+)ve
Languages Known : English, Hindi, Assamese, Bengali

Permanent Address : C/o, Arati Bhagabati
Vill- Madhab Dev Nagar, Maligaon
P.O.- Maligaon, Dist- Kamrup (M), Assam, Pincode:781011
E.mail: sabitabhagabati064@gmail.com
Phone No: +91-86380-18128/ 97075-21716

REFERENCE

<p>Dr. Sanjeeb K. Jena Associate Professor PG Dept. of Commerce Rajiv Gandhi Central University, Rono Hills, Doimukh, Arunachal Pradesh-791112 Email: sanjeeb.jena@rgu.ac.in Contact No: +91 9437375088 / 9402081875</p>	<p>Dr. Tilak Chandra Das Assistant Professor Department of Commerce Gauhati University, Guwahati-781014 Email Id: tilakdasgu@gmail.com Contact No: +91 9401691186</p>
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(Sabita Bhagabati)