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Area of Interest: Banking and Microfinance.

Teaching Experience: 16 Years

1. Articles Published: (Latest Publications)

International Journals:

- Deb, J (2019) “Impact of Competition on Social Performance of MFIs: Comparative Analysis of India and Bangladesh” *Vision* Vol 24(2) December 2019.
- Deb, J (2019) “Competition and Social Performance of Microfinance Institutions in India: An Empirical Investigation” *International Journal of Banking Risk and Insurance* Vol. 7(2) September 2019.
- Deb, J (2018) “Competition and Commercialization of Microfinance Institutions: Implications for Sector” *International Journal of Business Ethics in Developing Economies*. Vol. 7 (2) December 2018.
- Deb Purkayastha, M and Deb, J. (2018) “A Case of Bank Striving for Network Efficiency”. *Wealth International Journal of Money, Banking and Finance* Vol.6(2) July-December 2017.

- Kar, S and Deb, J (2017) “Efficiency determinants of microfinance institutions in India: two stage DEA analysis”. *Central European Review of Economics and Management*. Vol.1 (4) pp 87-115. December 2017.
- Deb, J. (2017) “Assessing Sustainability and its Determinants of Microfinance Institutions in India”. *International Journal of Banking, Risk and Insurance*. Vol (5) (1) March 2017. pp 1-9.

National Journals:

- Deb Purkayastha, M and Deb, J. (2020) “Rural Banks In North East India – An “Efficiency Policy Prescription For Assam Gramin Vikash Bank”. *The Calcutta Journal of Global Affairs*. Vol, 4 (3) September 2020.
- Deb, J (2019) “Post Reform Bank Efficiency in North-East India: A Branch Level Analysis” *Finance India* Vol. XXXIII (1) March 2019
- Banik, S.K and Deb, J (2019) “ Microfinance Institutions in India: A Study of Sustainability and its Determinants” *Think India Journal* Vol. 22(10) November 2019.
- Deb, J. (2019) “Impact of Competition on MFIs Outreach: A Cross Country Analysis of India and Bangladesh” *Microfinance Review* Vol. XI (1) January-June 2019.
- Deb Purkayastha, M and Deb, J. (2019) “Branch Level Productivity of Assam GraminVikash Bank: TFP Approach” *Prajnan* Vol XLVIII (1) April-June 2019
- Kar, S and Deb, J. (2018) “Efficiency Determinants of Microfinance Institutions in India: An Indicative DEA Approach” *Abhigyan* Vol XXXVI (2) July-September 2018.
- Kar, S and Deb, J (2018) “A Study of Efficiency of Microfinance Institutions in India: A DEA Approach” *The Microfinance Review*, Vol. X(1) January-June 2018.

- Nath, S and Deb, J “Linking Social Outreach and Portfolio at Risk of the Microfinance Institutions: A Study on Selected Indian Microfinance Institutions. *Banijya* Vol 10(1) March 2018
- Deb, J. (2017) “Branch Level Efficiency and its Decomposition of Meghalaya Co-operative Apex Bank Ltd.” *Abhigyan*. Vol. XXXIV (4) pp 53-64. March 2017.
- Deb, J. (2017) “Operational Sustainability and its Determinants: A Panel Data Analysis of Indian MFIs.” *The Microfinance Review*. Vol. IX, (1) January-June 2017. pp 40-52.
- Deb, J. (2017) “Diversification impact on Bank Efficiency: A Panel Data Analysis.” *Prajnan*. Vol XLVI (3) October-December 2017 pp231-253
- Das, N.M. and Deb, J, (2017) “Regulatory Capital and its Impact on Credit Risk: The Case of Indian Commercial Banks” *The IUP Journal of Bank Management*. Vol. XVI (4) November 2017 pp 7-23.
- Deb, J and Sen, G (2016) “ Geographical Diversification in Indian Banking: Assessing the Impact on Risk and Returns”. *IUP Journal of Bank Management*. Vol XV (3) August 2016.
- Deb, J and Purkayastha, MD (2016) “ Branch Level Efficiency and Decomposition of Assam Gramin Vikash Bank: An Indicative DEA Approach” *IUP Journal of Bank Management*. Vol XV (4) November 2016.
- Deb, J and Kar, S (2016) “Financial Performance of Selected Indian MFIs: A Ratio Analysis Approach” *Gauhati University Journal of Commerce*. Vol XIX
- Deb, J and Kar, S (2016) “Financial Performance of /micro-finance Institutions in North East India” *Pranjana* Vol19(2) July-December 2016

2. Conference Proceedings:

- Das, N.M. and Deb, J. (2018) *A Statistical Re-assessment of Capital Adequacy and Insolvency Risk in Commercial Bank of India*. Current Issues in the Economy and Finance of India. Published by Springer Proceedings in Business and Economics. pp

3. Chapters in Edited Volume:

- NM Das and Deb, J (2017) “*Banking Sector Reforms in India: Assessing the Capital Adequacy Norms*” (pp 49-69) in the book on Financial Reforms in India- Post Liberalization Experience. 2017. (pp 49-69) Published by Department of Commerce Assam University Silchar 2017. ISBN 978-81- 920978-6-8.
- Deb, J and Chakraborty, P (2017) “*The Determinants of Loan Repayment Performance: A Study on KCC Borrowers in the West District of Tripura*” in the book on Rural Development and Management in India – Opportunities and Challenges. 2017. Published by nova science publishers New York. ISBN: 9781-1-53611-864-3

4. Books Authored:

- Deb, J (2018) Indian Banking System: Reforms, Reorganizations and Innovations. Evincepub Publishing. ISBN 978-93-88855-52-5
- Deb, J (2018) Financial Performance and Efficiency of Co-operative Banks: Special Reference to Meghalaya Co-operative Apex Bank Ltd. Himalaya Publishing House ISBN 978-93-5299-660-5

5. Papers Presented in Seminar/Conference (Recent):

International Conference/Seminar:

- Deb, J (2018) “*Does Commercialization and Rising Competition Impact Microfinance Institutions’ Efficiency? Evidence from Indian Microfinance Sector*” presented at the 16th International Conference on Data Envelopment Analysis (DEA2018) organized by Jiangnan University and International Data Envelopment Society (IDEAs) on 26- 28 October 2018 at Jiangnan University, Wuhan, China.

- Deb, J and Kar, S (2017) “*Efficiency Determinants of Microfinance Institutions in India*” presented at 15th International Conference on Data Envelopment Analysis. Organized by University of Economics, Praha and International DEA Society in Czech Republic, Prague on 26-29 June 2017.
- Kar, S and Deb, J (2017) “*Assessing sustainability of microfinance institutions in India*” presented at Thirteenth International Accounting Conference. Organized by Indian Accounting Association jointly with Deloitte on 7-8 January 2017.
- Deb, J (2017) “*Assessing Operational Sustainability of MFIs: A Panel Data Analysis*” presented at 3rd International Conference on Applied Economics and Finance. Organized by GITAM School of International Business, GITAM University, Visakhapatnam on 28th January 2017
- Das, N.M. and Deb, J (2017) “*Impact of Capital Adequacy Ratio on Bank’s Performance: Evidence from Indian Banking Sector*” presented at Thirteenth International Accounting Conference Organized by Indian Accounting Association jointly with Deloitte on 7-8 January 2017.

National Conference/Seminar

- Deb, J (2019) “*Determinants of Sustainability of Microfinance Institutions: A Panel Data Analysis of Indian MFIs*”. presented at North East Commerce and Management Association (NEICMA) at 4th National Conference at Dibrugarh University during 27-28 September 2019.
- Banik, S.K and Deb, J (2019) “*Microfinance Institutions in India: A Study of Sustainability and its Determinants*” presented at 4th International Conference on Recent Trends and Development in Management, Technology and Social Sciences. Organized by Indian Academicians and Researchers Association held at Guwahati on 16th October 2019.

- Deb, J (2019) “*Economic Development in North-East India: Suggesting Cluster Development Strategy*” presented at Two Day National Seminar on Act East and North East: Prospects and Challenges. Organized by Department of Political Science, Assam University, Silchar on 12-March 2019.
- Deb, J (2018) “*Stimulating Economic Development in North-East India: A Cluster Development Approach*” presented at 19th Annual Conference of North East Economic Association. Organized by North East Economic Association and Department of Economics, North Eastern Hill University, Shillong on 23-24 March 2018.
- Kar, S and Deb, J (2018) “*Performance of Indian Microfinance Institutions: A Two Stage DEA Analysis*” presented at 1st National Conference on Applied Finance. Organized by Mahatma Gandhi School of Economics and Commerce on 13 January 2018.
- Paul, D and Deb, J (2018) “*Perception towards Cash-Less trading practices: A study on selected unorganized retailers*” presented at 1st National Conference on Applied Finance. Organized by Mahatma Gandhi School of Economics and Commerce on 13 January 2018.
- Banik, S.K. and Deb, J (2018) “*Sustainability of Microfinance Institutions: A Study on selected Indian MFIs.*” presented at 1st National Conference on Applied Finance. Organized by Mahatma Gandhi School of Economics and Commerce on 13 January 2018.
- Deb, J (2018) “*Moving from Cash to Cashless: Analysing Challenges and Opportunities in Indian Retail Industry*” presented at National Seminar on

Demonetization and Approaches towards Digital India. Organized by Assam University, Diphu Campus on 4-5 January 2018.

- Nath, S and Deb, J (2018) “*Linking Social Outreach and Risk Profile of the Microfinance Institutions: A Study on select Indian Microfinance Institutions*” presented at NES Sponsored National Seminar organized by Gauhati Commerce College, Guwahati on 28-29 September 2018.
- DedPurkayastha, M and Deb, J (2018) “*Role of Assam GrameenVikash Bank in Financial Inclusion of North-East India with special reference to Barak Valley*” presented at National Conference on Trade Relations in North East India: Problems and Prospects. Organized by Department of Commerce, Assam University, Silchar on 10-11 October 2018.
- Kar, S and Deb, J (2017) “*Impact of Regulation on Performance of Indian Microfinance Institutions: A Two Stage DEA Analysis*” presented at 70th All India Commerce Conference. Organized by Indian Commerce Association and The IIS University, Jaipur on 12-14 October 2017.
- Paul, D and Deb. J (2017) “*Factors influencing use of cash less trading practices in unorganized retailing: examining the extended TAM*” presented at 70th All India Commerce Conference. Organized by Indian Commerce Association and The IIS University, Jaipur on 12-14 October 2017.
- Das, N.M. and Deb, J (2017) “*Banking Sector Reforms in India: Assessing the Capital Adequacy Norms. National Seminar on Financial Reforms in India*”. Presented at National Seminar on Financial Reform in India. Organized by Department of Commerce, Assam University Silchar, Assam on 12 January 2017.
- Deb. J (2017) “*Are Indian Microfinance Institutions Self-Sufficient? An Assessment during Post Andhra Crisis*” presented at National Seminar on Frontiers of Contemporary Business Research. Organized by Department of Commerce, Assam University, Silchar on 18 March, 2017

- Paul, D and Deb, J (2017) “*Factors influencing the adoption of Cashless Trading Practices: A Study on selected unorganized retailers*” presented at ICSSR Sponsored National Seminar on Transition to Cashless Economy-Priorities, opportunities and the Modes and options. Organized by Jawaharlal Nehru School of Management Studies, AUS 8- 10September 2017

6. Invited Lecture/Talk/Resource Person:

- Acted as Resource Person in “Three day E-Workshop on Data Envelopment Analysis (DEA) for Performance Evaluation and Benchmarking”. Organized by Faculty of /management Studies, Pokhara University, Nepal during 25-27 August 2020.
- Acted as Resource person in “E-Workshop on Data Envelopment Analysis, organized by Department of Commerce, Assam University Silchar during 15-19 June 2020
- “Response of Indian Banking Sector on COVID-19” organized by Shri Guru Nanak Girl’s Degree College Lucknow on 3rd July 2020.
- “Challenges and Opportunities of Digital Trading in COVID 19 Crisis” organized by University of Science & Technology, Meghalaya on 10th July 2020
- “*Role of Microfinance in Women Empowerment*” UGC Sponsored National Workshop on Women Empowerment and its Relevance on Economic Development with Special Reference to North East India 17-18 May 2017 Janata College, Kabuganj, Assam
- “*India in a Post Demonetized Era*” at Department of Commerce, Radhamadhab College Silchar, Assam on 18 March 2019.
- “*India’s Journey towards a Cashless Economy: Predicting Cost, Challenges and Opportunities*” at Department of Economics, G.C. College, Silchar, Assam on 7 September 2017.

- “*Business Research: Need, Dimensions and Methods*” at 2 Day Workshop on Business Research Methodology organized by Department of Commerce, Assam University, Silchar on 13-13 February 2018.

7. Completed/Ongoing Projects:

- “A Study of Financial Performance and Branch Level Efficiency of Meghalaya Co-operative Apex Bank Ltd.” (Completed 2016) sponsored by Indian Council of Social Science Research (ICSSR) North Eastern Regional Centre (NERC).
- “Competition and its Impact on Financial and Social Performance of Microfinance Institutions: A Comparative Study of India and Bangladesh” (Ongoing) sponsored by Indian Council of Social Science Research (ICSSR), New Delhi.

8. Awards and Recognition:

- Best Paper Award received on a paper entitled “*Efficiency Determinants in Indian Banking: Is Diversification the Answer?*” presented on National Conference on Contemporary Issues in Accounting and Finance organized by Department of Commerce, North Eastern Hill University, Shillong, Meghalaya (21-22 October 2016)

9. Seminar/Conference/Workshop Organized:

- Convener of E-Workshop on Data Envelopment Analysis, organized by Department of Commerce, Assam University Silchar during 15-19 June 2020
- Convener of National Seminar on Women in Contemporary Era: With Special Reference to North East India. Organized by Department of Commerce, Assam University Silchar held during 27-28 May 2019
- Convener of 1st National Conference on Applied Finance. Organized by Mahatma Gandhi School of Economics and Commerce. Held on 13 January 2018.
- Convenor of 1st Winter School Workshop on Time Series Modeling and

Forecasting: Using E-Views. . Organized by Mahatma Gandhi School of Economics and Commerce. Held on 11-13 January 2018,

- Joint Convener of National Conference on Trade Relations in North East India: Problems and Prospects. Organized by Department of Commerce, Assam University, Silchar on 10-11 October 2018.