

**Prof. Joyeeta Deb**

Department of Business Administration

Assam University, Silchar

Assam

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Educational Qualification: M. Com (Accounting & Finance); Ph. D (Banking)

Teaching Experience: 20 years

Institution	Period	Position	Years
Shillong Commerce College	2005 to 2007	Lecturer	2
St. Edmund's College, Shillong	2006 to 2008	Lecturer	2
Department of Commerce, Assam University Silchar	2008 to 2020	Assistant Professor	12
Department of Business Administration, Assam University, Silchar	2020 to Continuing	Associate Professor & Professor	5 +

Area of Research Interest: Banking and Microfinance

Ph. D Supervised:

Name of the Scholar	Title of the Research	Capacity at which Guided	Year of Award
1. Gautam Sen	Diversification and Bank Performance: A Comparative Study of Public and Private Sector Banks in India	Supervisor	2017
2. Nupur Moni Das	Impact of Capital Adequacy Ratio on Commercial Banks Performance in India	Supervisor	2019
3. Santa Kar	A Study on Relative Efficiency and Productivity of Selected Micro Finance Institutions in India	Supervisor	2021
4. Sneha Nath	A Study on Purchase Intention for Green Products with Special Reference to Handloom in South Assam	Co-Supervisor	Result Awaited

M.Phil Supervised

Name of the Scholar	Title of the Research	Capacity at which Guided	Year of Award
1. Puranjan Chakraborty	Determinants of Agricultural Credit Default: A Study on Borrowers the United Bank of India in the West District of Tripura	Supervisor	2016
2. Mohuya Deb Purkayastha	Network Efficiency of Assam Gramin Vikash Bank: A District Wise Comparative Study	Supervisor	2017
3. Sangeeta Kangsa Banik	Microfinance Institutions in India: A Study of Sustainability and its Determinants	Supervisor	2019
4. Deepmala Paul	Cashless Trading Practices in Unorganized Retailing: A Study of Hailakandi District of Assam	Supervisor	2019

Research Publication in Journals: (Top Five 2020 Onwards Only)

	Paper Title	Name of the Journal	Year	Co-Author	doi and Indexing
1	Examining Regional Export Competitiveness of Handloom Products in India and its Macroeconomic Correlates	Studies in Microeconomics	August, 2025	-	Scopus Indexed, https://journals.sagepub.com/doi/10.1177/23210222251362962
2	Are Small Finance Banks in India Scale Efficient? A DEA Approach	International Journal of Banking, Risk and Insurance	February 2025 13(1)	-	UGC Listed, Category I
3	Digital Density Escalates Cost-efficiency of Indian Commercial Banks: Myth or Reality? A Non-parametric DEA Approach	Vision: The Journal of Business Perspective	May, 2022	Maity, S.	Scopus Indexed, https://doi.org/10.1177/09722629221096792
4	Labour-use Efficiency of Assam Gramin Vikash Bank: Branch- and District-level Analysis	Studies in Microeconomics	July, 2021	Purkayastha, M and Sinha, R.P	Scopus Indexed https://doi.org/10.1177/2321022211024374
5	Impact of Competition on Social Performance of MFIs: Comparative Analysis of India and Bangladesh	Vision: The Journal of Business Perspective	December, 2019	-	Scopus Indexed https://doi.org/10.1177/0972262919875536

Seminar/Conferences/Conclave Attended (2020 onwards only)

						Co-Author	Remark
1.	International Conference on Data Envelopment Analysis of International DEA Society 2024	DEA Approach to Linking Fintech and Commercial Bank Efficiency in India" presented at DEA 2024: International Conference of Data Envelopment Analysis	Centre for Business Analytics in Practice, Surrey Business, University of Surrey, UK and BIMTECH, Delhi, India	19-20 November 2024	International	-	Paper Presenter and acted as Session Chair in one of the Technical Sessions
2.	International Conference on Unravelling Indian Knowledge Across	Examining Regional Export Competitiveness of Indigenous	Indian Institute of Technology (IIT), Guwahati, India	3-5 October 2024	International	-	Awarded for Best Research Paper

	Asia (UNIKAA-2024).	Handloom Products in India and its Macroeconomic Determinants					
3	International Seminar on Business & Sustainability	Role of Social Capital in Women Empowerment in India	Department of Commerce and Bizz Builder and IQAC, St. Edmund's College, Shillong, Meghalaya, India	26th April 2024	International	Paul, S	Awarded for Best Research Paper
4.	International Conference on Business and Management	Assessing Scale Efficiency and Its Drivers: The Case Of Small Finance Banks In India	Delhi School of Management, Delhi Technological University, Delhi, India	19-20 January 2023	International	-	Awarded for Best Research Paper
5	Two Days National Conference on Advances in Market Paradigms for Research, Innovation and Technology (AMRIT-2023)	Determinants of Green Purchase Intention of Eco-Friendly Handloom Products from North East India	National Institute of Technology, Hamirpur, India	17-18 July 2023	National	Nath, S	Awarded for Best Research Paper
6	Adani Global Indology Conclave – Reviving Parampara for a united world	The Living Threads: Stories of Indigenous Looms from North-East India	Adani Corp and IKS, MOE	20-22 November 2025	International	-	Poster Presented. Shortlisted among top 30 posters (Faculty category)
7	76 th Annual Conference of the Indian Commerce Association on “World Trade Order: Challenges and Opportunities”	Financial Innovation and Banking Resilience in Changing Global Order: Evaluating Efficiency, Profitability and Stability in India	Indian Commerce Association and Garden City University, Bengaluru, India	19-21 December 2025	National	Chowda, R	-
8	108 th Annual Conference of Indian Economic Association	Are Indigenous Handloom Products Export Competitive? Examining in Context of North-East India	Department of Economics, Osmania University, Hyderabad, India	21-23 December 2025	National	-	

Books Published

	TITLE	ISBN	YEAR	STATUS	PUBLISHER
1.	Indian Banking System: Reforms, Reorganizations and Innovations.	978-93-88855-52-5	2018	Text Book	Evincepup Publishing.
2.	Financial Performance and Efficiency of Co-operative Banks: Special Reference to Meghalaya Co-operative Apex Bank Ltd.	978-93-5299-660-5	2018		Himalaya Publishing House

3.	Microfinance Institutions in India and Bangladesh: Linking Competition with Sustainability and Efficiency	978-93-5446-697-7	2022	Reference Book	Evincepup Publishing.
3.	Indigenous Handloom and Handicraft Practices of North East India – Epitomizing Culture, Tradition and Heritage of the Region	978-81-8370-654-4	2023	Edited Volume	Akansha Publishing House
4.	Indigenous Handloom and Handicrafts of North East India- Exploring Export Potentialities and Challenges.	978-93-7335-324-1	2025	Reference Book	Evincepup Publishing

Completed/Ongoing Projects

	Project Title	Funding Agency	Sanction Order No. and Date	Amount Sanctioned	Status
1.	A Study on Financial Performance and Branch Level Efficiency of Meghalaya Co-operative Apex Bank Ltd.	ICSSR-NERC	F.No. 6.44/NERC/Pro-JD/2014-807	1,00,000	Competed
2.	Competition and its Impact on Financial and Social Performance of Microfinance Institutions: A Comparative Study of India and Bangladesh	ICSSR-New Delhi	F.No. 02/45/2017-18/MJ/RP dated 24/09/2021	5,50,000	Completed
3.	Indigenous Knowledge Practices in Trade and Commerce in North East India: Special Reference to Handlooms and Handicrafts	IKS-MOE, GOI	F.No. AICTE/IKS-Center-1/2021-22/02 dated 24/06/2022	30,00,000	Completed
4.	Export Competitiveness of Selected Indigenous Products of North-East India: Exploring the Role of Geographical Indication (GI)	IKS-MOE, GOI	F.No. 2-75/IKS Research Center 04/2025-26/37 dated 07-05-2025	5,00,000	Ongoing

Invited Lectures, Key Note Speaker, Resource Person (2020 Onwards only)

	Event	Role	Organizer	Lecture/Address Title	Date/ Duration	National/International
1.	National Seminar on Managing Growth with Responsibility: ESG, Technology & Innovation	Discussant and Keynote Speaker	Faculty of Management Studies, Sri Sri University, Cuttack, Odisha, India	Managing Growth with Responsibility: ESG, Technology & Innovation	12-13 December 2025	National
2	Short Term Course in Academic Leadership	Resource Person	UGC-Malaviya Mission Teacher Training Centre, North-Eastern Hill University, Shillong, Meghalaya, India	Academic Leadership in Higher Education: Strategies, Skills and Future Direction	29 th August 2025	National
3.	One Week Management Development Programme for	Resource Person	Assam University, Silchar	Effective Communication at Workplace	14-19 November 2022	University Level

	University Officers					
4.	Three Day E-Workshop on Data Envelopment Analysis (DEA) for Performance Evaluation and Benchmarking	Resource Person	Faculty of Management Studies, Pokhara University, Nepal	Basics of DEA: Theory and Practice	25-27 August 2020	International
5.	One Week MDP, 2025	Resource Person	Assam University, Assam, India	Leadership and Motivation	17-21 June 2025	University Level
6.	Webinar on COVID- Crisis	Resource Person	Shri Guru Nanak Girls Degree College, Lucknow, India	Response of Indian Banking on COVID-19	3 rd July 2020	National
7.	Five Day Lecture Series on Contemporary Issues in Commerce	Resource Person	Department of Commerce, USTM, Meghalaya, India	Challenges and Opportunities of Digital Trading in COVID 19 Crisis	14 th July 2020	National
8.	1-Day Capacity Building Program for LPG Distributors of Barak Valley	Resource Person	Indian Oil Corporation Limited (Silchar Division) and Department of Business Administration, Assam University, Silchar, Assam, India	Inventory Management	6 th October 2023	Barak Valley
9.	FDP on Establish, Develop and Manage Entrepreneurship Development Center and Incubation Center in the Educational Institute of North-Eastern Region	Resource Person	EDC and Incubation Centre, Assam University, IIC-Assam University Silchar and RDC-AUS, Assam, India	Creation of Enterprise and Financial Planning	16 th February 2024	National
10.	Special Lecture Series for PG	Special Lecture	Post Graduate Department of Commerce, St. Xavier's College, Kolkata, India	Business Research: Need Dimensions and Methods	26 th September 2020	-
11.	National Conference on Management Practices and Sustainable Strategies	Resource Person	Department of Commerce, University of Science and Technology Meghalaya, India	Banking, Insurance and Financial Services: Emerging Trends and Challenges	18-19 January, 2022	National

Events Organized (2020 Onwards only)

EVENT	THEME	DATE	STATUS	ORGANIZER	OUTCOME
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3 Day Workshop on Text Mining	Workshop for Faculties and Research Scholars	14-16 July 2025	National	Department of Business Administration	Conceptual and Hand-on Learning
FDP: Business Case Study	FDP on Business Case Study Teaching, Writing and Reading	20-24 May 2024	National	Department of Business Administration	Case Study writing, teaching and reading
Five Days Online FDP on Performance Benchmarking using DEA	Data Envelopment Analysis for Performance benchmarking and decision making	15-19 November 2021	National	Department of Business Administration	Conceptual and Hand-on Learning
National Seminar Cum Exhibition on 8 th National Handloom Day 2022	Unlocking Potentialities and Elevating Growth in North East India through Handloom and Handicraft Industry	07-08-2022	National	IKS-Assam University, Silchar	Invited Lectures, Seminar Presentations, Traditional Dress Show, Handloom and Handicraft Exhibitions, Weavers' Awareness Sessions
Two Day National Seminar on 9 th National Handloom Day 2023	Indigenous Business Practices and Sustainable Development – Exploring Potentialities of Handloom and Handicraft Sector	7-8 August 2023	National	Department of Business Administration, Assam University, Silchar in collaboration with IKS-Assam University, Silchar	Invited Lectures, Seminar Presentations, Traditional Dress Show, Handloom and Handicraft Exhibitions, Weavers' Awareness Sessions, Industry-Weavers interaction, Art Competition
One Day National Seminar on 11 th National Handloom Day 2025	Reweaving India: Integrating Tradition with Technology for Entrepreneurship Development and Sustainable Handloom Futures	7 th August 2025	National	Department of Business Administration, Assam University, Silchar in collaboration with IKS-Assam University, Silchar and Entrepreneurship Development Centre, Assam University, Silchar	Invited Lectures, Seminar Presentations, Traditional Dress Show, Handloom and Handicraft Exhibitions, Weavers' Awareness Sessions, Industry-Weavers interaction, Art Competition

Member of Professional Bodies

1. Life Member of Indian Commerce Association
2. Life Member of Indian Accounting Association (Meghalaya Chapter)
3. Life Member of Indian Accounting Association Research Foundation
4. Life Member of North East India Commerce and Management Association