

Curriculum Vitae

Sumit Kumar Maji, Ph.D
Assistant Professor
Department of Commerce
The University of Burdwan
Burdwan, West Bengal, India
Mob: +91-9475939809



E-mail id: 2009sumitbu@gmail.com; skmaji@com.buruniv.ac.in
VidwanProfilePage: <https://vidwan.inflibnet.ac.in/profile/195593>

Brief Bio-data

Dr. Sumit Kumar Maji is Assistant Professor in the Department of Commerce, The University of Burdwan, West Bengal, India. He has completed his M.Com from The University of Burdwan in 2010 and was awarded University Gold Medal and Tarunendra Bose Gold medal for his academic excellence. Dr. Maji has received the Doctorate degree from the University of Burdwan in 2019. He is actively engaged in research and has published a number of research articles in various Scopus, Web of science, ABDC, UGC Care indexed Journals and Edited volumes of national and international reputes published from IGI Global, Inderscience, Emerald, Sage, Taylor & Francis, Publishing India etc. He has one book to his credit published by Palgrave Macmillan (Springer Nature). Dr. Maji has also completed research projects funded by The University of Burdwan and ICSSR, New Delhi. He has also participated and presented research papers in different seminars and conferences in India. Dr. Maji has been awarded the South-South and Triangular Fellowship by ILO for attending the Academy on Social and Solidarity Economy, 2017 held in Seoul, South Korea. He has also obtained the prestigious IAA Young Researcher Award from Indian Accounting Association in 2021. Dr. Maji is also a Working Group member on 'Youth Empowerment' constituted under Global Research and Action Network for a New Eco Social Contract by the United Nations Research Institute for Social Development (UNRISD) and Green Economy Coalition.

Personal Details:

| | |
|-----------------------------|---|
| Name | Dr Sumit Kumar Maji |
| Designation | Assistant Professor in Commerce, The University of Burdwan, Burdwan-713104. |
| Father | Sri. Ajit Kumar Maji |
| Mother | Smt. SuklaMaji |
| Spouse | Smt. Sudeshna Dutta |
| Address (Permanent) | Village & Post Office- Hirapur, Near Thakur Bari, Dist- Burdwan, W.B.-713325 |
| Address (Present) | Block 5, 1 st Floor, Flat-C, Natural City, Vivekananda College Road, Burdwan, Purba Bardhaman, West Bengal-713103. |
| Date of birth | 16 th of March, 1987. |
| Linguistic Expertise | Bengali, English and Hindi |
| Nationality | Indian |

Academics:

- Ph.D in Commerce (2019), Department of Commerce, The University of Burdwan. [On the topic "*Effect of Macroeconomic Fundamentals on the Financial Performance of Selected Companies in Indian Manufacturing Sector during the Post-liberalization Era: An Empirical Inquest*" under the supervision of Prof. Debasish Sur, The University of Burdwan & Dr. Arindam Laha, The University of Burdwan] <https://shodhganga.inflibnet.ac.in:8443/jspui/handle/10603/398641>
- National Eligibility Test for Lectureship with Junior Research Fellowship (June, 2011), University Grants Commission, New Delhi.
- M.Com (2010), Department of Commerce, The University of Burdwan.
- B.Com with Accountancy Honours (2007), The University of Burdwan (through Bidhan Chandra College, Asansol, West Bengal.).
- Higher Secondary (2004), West Bengal Council of Higher Secondary Education, West Bengal (through Hirapur Manik Chand Thakur Institution, Hirapur).
- Madhyamik (2002), West Bengal Board of Secondary Education, West Bengal (through Subhas Pally Bidya Niketan, Burnpur)

Awards / Prizes/ Fellowship:

- University Gold Medal, 2010, The University of Burdwan, Burdwan.
- Tarunedra Bose Gold Medal, 2010.
- Merit Award 2010, Jawaharlal Nehru Memorial Fund, New Delhi.
- South-South and Triangular Cooperation Fellowship, 2017 from ILO.
- IAA Young Researcher Award, 2021 from Indian Accounting Association.

Areas of Teaching Interest:

Corporate Reporting, Sustainability Reporting, Corporate Finance, Business Valuation, CSR, SDGs, Impact Investment etc.

Areas of Research Interest:

Corporate Finance, Social and Solidarity Economy, Social Finance, Financial & Digital Literacy etc.

Professional Experiences:

- Having full time teaching experience (21/12/2011 to 17/10/2012) as an Assistant Professor in Commerce in Assam University (A Central University).
- Having full time teaching experience (19/10/2012 to 31/01/2013) as an Assistant Professor in Commerce in SidhokanhoBirsha University, Purulia.
- Presently working as Assistant Professor in Commerce in The University of Burdwan (from 01/02/2013).

Research Projects Completed:

- Minor project on “*Macroeconomic Fundamentals & Firm Efficiency: Evidence from Indian Manufacturing Industry*” financed by The University of Burdwan (as Principal Investigator).
- Minor project on Chapter X “*Banking, Trade & Commerce*” of “Contemporization of District Gazetteer, The District of Burdwan, West Bengal, India”, financed by Burdwan District Administration, Government of West Bengal, India (as a joint chapter writer).
- Minor Research Project on “*State of Digital Economy in West Bengal: Is there any role of Digital and Financial Literacy*” (Scheme No. F. No. 02/39/2019-20/MN/RP) sponsored by Indian Council of Social Science Research, New Delhi as Co-Project Director (December 2019- November, 2020: Submitted).

Research supervision:

- Muktar Hossain has been awarded M.Phil on the topic “*Financial Literacy in the State of West Bengal, India: A Study*” as on 27.01.2022.
- Puja Chakraborty has been awarded M.Phil on the topic “*Energy-Related Financial Literacy amongst The Residential Households in West Bengal, India: A Micro-Empirical Study*” in 2024.
- Soumyadwip Das has submitted his Ph.D thesis on the topic “An Enquiry into the Financial Literacy amongst the Farmers with Special Reference to The State of West Bengal” in 2024.

Policy Briefs/Reports Prepared:**2024:**

1. “Youth at the Helm of Internet Governance” in *Policy Insight: Meaningful Youth Engagement*, as a Members of the Working Group on Youth Empowerment, Global Research and Action Network for a New Eco-Social Contract published by NORRAG Global Education Centre.
[\[https://resources.norrag.org/resource/view/895/475\]](https://resources.norrag.org/resource/view/895/475)
2. Prepared *Sustainability Report, 2023-24*, The University of Burdwan as a member of Sustainability Practice and Reporting Committee, The University of Burdwan. https://www.buruniv.ac.in/Notices/20240739_IQAC.pdf

Book Published:

- Maji, S. K., Laha, A., & Sur, D. (2022). *Indian Manufacturing Sector in Post-Reform Period: An Assessment of the Role of Macroeconomic and Firm-Specific Factors in Determining Financial Performance*. Palgrave Macmillan Singapore (Springer Nature), [ISBN: 978-981-19-2665-5; e-book ISBN: 978-981-19-2666-2]. <https://link.springer.com/book/10.1007/978-981-19-2666-2>

Articles Accepted:

1. Molla, S.A., & Maji, S.K. (2025). How Financially Literate Are Indian Muslims? An Investigation", accepted for publication in *Journal of Islamic Accounting and Business Research*. (Emerald, Scopus and WoS Indexed, ABDC-C) [Forthcoming].
2. S.K. (2025). Overconfidence in Financial Literacy and its Determinants: The Indian Scene accepted for publication in *IIM Kozhikode Society and Management Review* (Sage, Scopus ABDC-C) [Forthcoming].

Articles Published:**In Journals:****2025:**

1. Maji, S.K. and Prasad, S. (2025), "Present bias and its influence on financial behaviours amongst Indians", *IIM Ranchi Journal of Management Studies*, Vol. 4 No. 1, pp. 17-30. (Emerald, UGC Care Listed) [<https://doi.org/10.1108/IRJMS-02-2024-0009>]

2024:

1. Maji, S. K., Laha, A., & Sur, D. (2024). Macroeconomic and Microeconomic Determinants of the Profitability of Indian Manufacturing Firms. *International Journal of Business & Globalisation*, Vol. 37 No. 2, pp. 845-861. (Inderscience, Scopus Indexed) [<https://www.inderscience.com/jhome.php?jcode=ijbg>]
2. Bhabak, P., Sur, D., & Maji, S. K. (2024). Financial Distress Prediction using Univariate Analysis: A Pilot Study on Select Indian Companies. *Business Insight*, Vol. 11, pp. 18-29 [<https://sites.google.com/a/com.buruniv.ac.in/departement-of-commerce-the-university-of-burdwan/journal?authuser=0>]
3. Molla, S.A., Hossain, M., & Maji, S.K. (2024). Financial Literacy and Life Insurance Uptake in India. *Business Insight*, Vol. 11, pp. 42-48. [<https://sites.google.com/a/com.buruniv.ac.in/departement-of-commerce-the-university-of-burdwan/journal?authuser=0>]
4. Maji, S.K. and Chakraborty, P. (2024). Energy-related financial literacy and energy consumption: a study of residential households in West Bengal, India, *International Journal of Energy Sector Management*, Vol. 18 No. 6, pp. 1489-1510 (Emerald, Scopus & Web of Science Indexed). <https://www.emerald.com/insight/content/doi/10.1108/ijesm-06-2023-0009/full/html>

2023:

1. Das, S. & Maji, S. K. (2023). Impact of financial literacy and financial confidence on the savings behaviour of the farmers: the Indian scene, *Agricultural Finance Review*, Vol. 83 No. 4/5, pp. 845-861. (Emerald, Scopus & Web of Science Indexed)
<https://www.emerald.com/insight/content/doi/10.1108/AFR-05-2023-0056/full/html>
2. Maji, S.K. and Laha, A. (2023). Role of Financial and Digital Literacy in Determining Digital Transaction Behavior: Evidences from Student Level Survey in West Bengal (India), *International Journal of Business Environment*, 14(2), 183-210 (Inderscience, Scopus Indexed)
<https://www.inderscience.com/info/ingeneral/forthcoming.php?jcode=ijbe>
3. Maji, S. K. & Laha, A. (2023). Financial Literacy and its Antecedents amongst the Farmers: Evidence from India. *Agricultural Finance Review*, 83(1), 124-143 (Emerald, Scopus & Web of Science Indexed).
<https://www.emerald.com/insight/content/doi/10.1108/AFR-01-2022-0009/full/html>
4. Das, S. & Maji, S. K. (2023). Farmer's financial literacy and its determinants: evidence from South Asia, *International Journal of Social Economics*, 50(9), 1341-1354. (Emerald, Scopus & Web of Science Indexed)
<https://www.emerald.com/insight/content/doi/10.1108/IJSE-12-2022-0776/full/html>
5. Laha, A., Maji, S.K. & Sen, S.K. (2023). Global Access to Covid-19 Vaccine: A Game Theoretic Approach, *Social Change and Development*, 20(2), 1-11. (UGC Care Listed)
<https://www.socialchangeanddevelopment.in/downloads/july2023/paper-1.pdf>

2022:

1. Maji, S. K. & Laha, A. (2022). State of Digital Divide and Its Determinants: Evidences from Student Level Survey in West Bengal, India. *International Journal of Business Environment*, 13(4), 392-417 (Inderscience, Scopus Indexed). <https://www.inderscience.com/info/ingeneral/forthcoming.php?jcode=ijbe>
2. Maji, S.K. and Laha, A. (2022). Impact of macroeconomic factors on banking stock index: empirical evidence from Indian banking sector. *International Journal of Indian Culture and Business Management*, 25(3), 347-377. (Inderscience, Web of Science Indexed)
<https://www.inderscience.com/info/inarticle.php?artid=122726>
3. Maji, S. K. & Laha, A. (2022). State of Financial Literacy and Its Determinants: Evidence from Student Level Survey. *Business Insight*, 9, 13-28.
<https://docs.google.com/viewer?a=v&pid=sites&srcid=Y29tLmJlcnVuaXYuYWUuaW58ZGVwYXJ0bWVudC1vZi1jb21tZXJjZS10aGUtdW5pdmVyc2l0eS1vZi1idXJkd2FufGd4OjIwZDUzNDJlYTM2OGZkZWU>

4. Das, S. &, S. K. (2022). Factors Affecting Farmer's Financial Literacy: Insights from West Bengal, India. *Business Spectrum*. 12(2), 27-43. http://admin.iaasouthbengalbranch.org/journal/29_Article3.pdf

2021:

1. Maji, S. K. & Laha, A. (2021). Ethical issues Relating to India's Covid-19 Vaccine Policy: an idealistic Vis-à-Vis Realistic Perspective. *International Journal of Business Ethics in Developing Economies*, 10(2), 7-14. <http://www.publishingindia.com/ijbede/51/ethical-issues-relating-to-indias-covid-19-vaccine-policy-an-idealistic-vis-a-vis-realistic-perspective/31973/76541/>
2. Maji, S. K. & Laha, A. (2021). The Role of Digital Skill in Mitigating Digital Divide: Evidences from Asia-Pacific Region. *Rajagiri Management Journal*. Vol. 16 No. 3, pp. 260-271. (Emerald, UGC Care Listed) <https://www.emerald.com/insight/content/doi/10.1108/RAMJ-05-2021-0035/full/html>
3. Hossain, M & Maji, S.K. (2021). Antecedents of Financial Literacy: Evidences from West Bengal, India. *Business Insight*. 8, 15-36. <https://docs.google.com/a/com.buruniv.ac.in/viewer?a=v&pid=sites&srcid=Y29tLmJlcnVuaXYuYWVuaW58ZGVwYXJ0bWVudC1vZi1jb21tZXJjZS10aGUtdW5pdmVyc2l0eS1vZi1idXJkd2FufGd4OjJiOWZmMzMwM2Y2OWQ2Nw>
4. Maji, S.K. (2021). CSR during COVID-19 Pandemic and Mapping with Schedule VII of Companies Act, 2013 vis-à-vis SDGs: Reflections from BSE-Manufacturing Index Companies. *IITM Journal of Business Studies*. 8 (10), 108-120. (UGC Care Listed). <https://iitmjp.ac.in/wp-content/uploads/2020/04/IITM-Journal-of-Business-Studies-JBS-2021.pdf>

2020:

1. Maji, S. K., Laha, A., & Sur, D. (2020). Microeconomic and Macroeconomic Determinants of Efficiency: Evidence from Indian Manufacturing Sub-Sectors. *Colombo Business Journal*, 11(1). 47-82. (UGC Care Listed) <https://cbj.sjoi.info/articles/abstract/10.4038/cbj.v11i1.57/>
2. Maji, S. K., Laha, A., & Sur, D. (2020). Dynamic Nexuses between Macroeconomic Variables and Sectoral Stock Indices: Reflection from Indian Manufacturing Industry. *Management and Labour Studies*, 45(3), 239-269. (Sage, Scopus Indexed) <https://journals.sagepub.com/doi/abs/10.1177/0258042X20922076>
3. Maji, S. K., & Laha, A. (2020). State of Digital Economy in Asia-Pacific Region: Delineating the Role of Digital Skill. *International Journal of Public Administration in the Digital Age*, 7(2), 38-54. (IGI Global, Scopus & Web of Science Indexed). <https://www.igi-global.com/article/state-of-digital-economy-in-asia-pacific-region/260980>
4. Maji, S. K., Laha, A. & Sur, D. (2020). Macroeconomic and Microeconomic Determinants of Efficiency of Indian Construction & Engineering Firms: An

Investigation. *Ramanujan International Journal of Business and Research*, 5, 105-121. (UGC Care Listed) <https://rijbr.in/index.php/1/article/view/219>

5. Maji, S.K. (2020). Effect of Macroeconomic fundamentals on the Financial Performance of Select Companies in Indian Manufacturing Sector in post-liberalization Era. (Abstract of Doctoral Dissertation). *Finance India*, 33(4), 1031-1040. (Scopus Indexed). <https://financeindia.org/data/2019/FI334/FI-334-Abs03.pdf>
6. Maji, S. K., & Laha, A. (2020). Inter-state variation in digital economy in India: Is there any role of digital and financial literacy?. *The Journal of Income & Wealth*, 42(1 & 2), 127-141. <https://www.indianjournals.com/ijor.aspx?target=ijor:jiw&volume=42&issue=1and2&article=009>
7. Maji, S. K., & Laha, A. (2020). Measuring access and usage of telecommunication services in India: Towards construction of a comprehensive index. *The Journal of Income & Wealth*, 42(1 & 2), 86-97. <https://www.indianjournals.com/ijor.aspx?target=ijor:jiw&volume=42&issue=1and2&article=006>

2018:

1. Maji, S. K. (2018). On the Efficiency of Indian Cement Firms and its Determinants. *The Management Accountant Journal*, 53(5), 70-75. <http://www.icmai-rnj.in/index.php/maj/article/view/126019>
2. Maji, S. K. (2018). Microeconomic and Macroeconomic Determinants of Efficiency: Evidence from Indian Industrial Machinery Sector. *IUP Journal of Accounting Research & Audit Practices*, 17(3), 39-51. Link: <https://search.proquest.com/openview/2c878b9cfb6acbef101cbe7e49e9d171/1?pq-origsite=gscholar&cbl=54439>

2017:

1. Maji, S. K., & Pal, K. (2017). Factors Affecting the Adoption of e-Filing of Income Tax Returns in India: A Survey. *IUP Journal of Accounting Research & Audit Practices*, 16(1), 46-66. <https://search.proquest.com/openview/7cf2d96b14d35c01bdc2e54759e23523/1?pq-origsite=gscholar&cbl=54439>
2. Maji, S. K., Laha, A., & Sur, D. (2017). Growth of the Industries under Alternative Policy Regimes: A Disaggregated Policy Review with Special Reference to Indian Manufacturing Sector. *Journal of Commerce and Accounting Research*, 6(2), 40-49. <https://search.proquest.com/openview/fe842a885a4a31d833e351a1a8e30054/1?pq-origsite=gscholar&cbl=2030934>
3. Maji, S. K. (2017). Rationale for Tax Evasion: A Study. *The Management Accountant Journal*, 52(8), 99-104. <http://www.icmai-rnj.in/index.php/maj/article/view/117772>

4. Maji, S. K. (2017). Exploring the Dynamic Relationship between BSE PSU Index and Economic Policy Uncertainty: Evidence from India. *Journal of Institute of Public Enterprise*, 40(1&2), 121-134. <https://www.ipeindia.org/wp-content/uploads/journals/jipe/JIPE-jan-june-2017-issue.pdf>

2016:

1. Maji, S. K. (2016). The State of Value-Added Statement in India: An Empirical Inquest. *IUP Journal of Accounting Research & Audit Practices*, 15(2), 7-22. https://www.researchgate.net/publication/303683077_The_State_of_Value-Added_Statement_in_India_An_Empirical_Inquest
2. Maji, S. K. & Mondal, A. (2016). Is Eco-friendly Attitude a Determinant of Share Price Return?—A Case Study. *Avikaar: A Xavierian Journal of Research*, Special Issue, 86-100. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2983877
3. Maji, S. K., & Giri, S. (2016). GST: A Perceptual Study among the Tax Professionals. *The Management Accountant Journal*, 51(8), 96-100. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2825747
4. Maji, D., Kumar, S., & Pal, K. (2016). Harmonizing Theory of Planned Behaviour and Technology Acceptance Model in Explaining the Adoption of the E-Filing System. *Chartered Secretary, ICSI, New Delhi*, 46(10), 89-93. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2855317

2015:

1. Maji, S. K., & Sur, D. (2015). Liquidity management policies of select Indian Pharmaceutical companies in the post-reform regime. *South Asian Journal of Marketing & Management Research*, 5(4), 7-21. <http://www.indianjournals.com/ijor.aspx?target=ijor:sajmmr&volume=5&issue=4&article=002>
2. Maji, S. K., & Sur, D. (2015). Financial Performance of ONGC during the Post-Liberalization Period: A Case Study. *Journal of Institute of Public Enterprise*, 38 (3&4), 12-27. https://www.ipeindia.org/wp-content/uploads/journals/jipe/IPE_JIPE_38_3&4.PDF.pdf

2014:

1. Sur, D., Mitra, S., & Maji, S. K. (2014). Business Risk in FMCG Companies in India during the Post-liberalization Era: An Empirical Analysis. *Anweshan*, 2 (1), 27-50. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2549853
2. Maji, S. K. (2014). Global warming, Kyoto protocol and emission trading: an overview. *ACADEMICIA: An International Multidisciplinary Research Journal*, 4(10), 144-157. <http://www.indianjournals.com/ijor.aspx?target=ijor:aca&volume=4&issue=10&article=016>
3. Maji, S. K. & Sur, D. (2014). Value Generating Capability of NTPC Ltd. in the Pre-and Post-Liberalization Periods: A Comparative Analysis. *Time's Journey*, 3(1), pp. 1-9. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2557787

2013:

1. Sur, D., Maji, D., Kumar, S., & Banerjee, D. (2013). Liquidity Management in PSUs in Post-Reform Era: A Case Study of BHEL. *The Management Accountant*, 48(8). 941-946. https://icmai.in/upload/Institute/Journal/Aug_2013.pdf

In Edited Volumes:**2022:**

1. Maji, S.K. (2022). Indian Technical & Economic Cooperation (ITEC) & e-ITEC Programme. In *Good Practices in South-South and Triangular Cooperation for Sustainable Development* (Vol. 4). <https://unsouthsouth.org/2022/08/31/good-practices-in-south-south-and-triangular-cooperation-for-sustainable-development-vol-4-2022/>

2021:

1. Laha, A. & Maji, S.K. (2021). India-Nigeria Bilateral Economic Cooperation in Oil Sector: A Case of Government Intervention in Strengthening South-South Cooperation. In Das, R. (Ed.) *Optimum Size of Government Intervention: Special emphasis upon emerging economies*, Taylor & Francis Publishers (Pp. 269–282) (Scopus Indexed) <https://www.routledge.com/Optimum-Size-of-Government-Intervention-Emerging-Economies-and-Their-Challenges/Das/p/book/9780367900519>
2. Maji, S.K. & Laha, A. (2021). Relationship between Efficiency and Intellectual Capital of Select Indian Manufacturing Firms: Is There Any Implication of Global Financial Crisis?. In Pal, M. (Ed.) *Productivity Growth in the Manufacturing Sector* (Pp. 107–117). Emerald Publishing. <https://books.emeraldinsight.com/page/detail/Productivity-Growth-in-the-Manufacturing-Sector/?k=9781800710955>

2019:

1. Maji, S.K. (2019). Future of Work, Skill Development and SSTC: Reflections from Indian Technical & Economic Cooperation Programme. In ILO (Ed) *Future of Work: Good Practices of South-South and Triangular Cooperation (CSST) in Social and Solidarity Economy* (Pp. 175-178), Geneva Switzerland: ILO. http://www.socioeco.org/bdf_fiche-document-6913_en.html

2018:

1. Maji, S.K. (2018). Macroeconomic Factors & Stock Market: Testing the Relationship Using Cointegration Approach". In Joshi, L.K. & Chakraborty, P. (Ed.) *Emerging Issues in Accountitng, Finance & Taxation, Research & Publication Cell, Department of Commerce, BESC, Kolkata* (Pp. 173-184).
2. Sur, D. & Maji, S.K. (2018). Impact of Environmental Cost on Corporate Performance: A Study of Maharatna Central Public Sector Enterprises in India. In Ray, R. (Ed.) *Green Accounting and Sustainability*, Kolkata, 2018 (Pp. 22-29).

https://www.researchgate.net/publication/341281177_Impact_of_Environmental_Cost_on_Corporate_Performance_A_Study_of_Maharatna_Central_Public_Sector_Enterprises_in_India

2017:

1. Maji, S.K. (2017). Assessing the Role of South-South and Triangular Cooperation in Achieving Sustainable Development Goals: Evidence from IBSA Countries. In Amorim, A. & Meglio, R. (Eds) *Academy of Social and Solidarity Economy: Innovative Ecosystems for Solidarity Economy Policies and South-South Cooperation* (Pp. 14-17) Geneva Switzerland: ILO. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---exrel/documents/publication/wcms_559173.pdf
2. Maji, S.K. (2017). Long Run Interrelation between Macroeconomic Fundamentals and Sectoral Manufacturing Stock Indices: The Indian Scenario” In Shaw, D. (Ed.) *Contemporary Issues in Accounting and Finance*, Umeshchandra College, Kolkata (pp.260-265).

2015:

1. Maji, S.K. & Sur, D. (2015). Relationship between Efficiency in Managing Assets and Corporate Profitability in Selected FMCG Companies in India during the Post-liberalization Era: An Empirical Assessment. In Ahmed, J. U. & Bhattacharya, A. (Eds.) *A Compendium on Contemporary Issues in Management Thought & Practice*, Central Book Agency (pp. 35-49).
2. Mondal, A. & Maji, S.K. (2015). Growth & Performance of General Insurance Companies in India: A Study” published in *Financial Sector Reforms in Developing Economies*, Ghosh, S., Sinha, A., Sahu, T.N. & Pal, B (Eds.), VidyaSagar University (pp. 325-332).

2014:

1. Sur, D. & Maji, S.K. (2014). Efficiency in Managing Working Capital of NTPC Ltd. in the Pre-liberalization and Post-liberalization Periods: A Comparative Study. In Rao, N. & Srivastava, V.K. (Eds.) *Public Enterprises and Changing Scenario from Research India Publication* (pp. 57-67).
2. Sur, D., Maji, S.K. & Banerjee, D. (2014). Working Capital Management Practices of Select Indian Pharmaceutical Companies: A Cross-sectional Analysis” Ray, N. & Chakraborty, K. (Eds) *Strategic Business Infrastructure Development and Contemporary Issues in Finance*, IGI Global Publishers, USA. (Scopus indexed). <https://www.igi-global.com/chapter/working-capital-management-in-select-indian-pharmaceutical-companies/104274>
3. Sur, D., Chakraborty, K. & Maji, S.K. (2014). Business Risk in Selected Companies in Indian Cement Industry during the Post-liberalization Era. In Chatterjee, S. (Ed) *Contemporary Issues in Business Studies*, Calcutta University (pp. 126-137).

Invited Lecture/Talks:

1. Delivered Key Note Address on “Expectations from GST: The Indian Context” at Two Days National Seminar On GST Regimes in India: Benefits and

- Difficulties organized by Department of Commerce and Economics Saldiha College, Saldiha, Bankura, West Bengal, India held on September 15-16, 2017.
2. Delivered an invited lecture on “Financial Freedom through Financial Literacy” at the 12th Faculty Induction Programme (FIP-12) on 04.02.2023 organized by UGC-HRDC, North Bengal University, Darjeeling, West Bengal, India [Online].
 3. Delivered an invited lecture on “Nature v/s Nurture: Entrepreneurship & Entrepreneurship Development Cell” at the inauguration of Entrepreneurship Development Cell of the St. Xavier’s College, Burdwan on 23.11.2023.
 4. Delivered an invited lecture on “An Introduction to Bibliometric Analysis” at the 15th Faculty Induction Programme (FIP-15) on 21.12.2023 organized by MMTTC, North Bengal University, Darjeeling, West Bengal, India [Online].
 5. Delivered an invited lecture on “National Education Policy 2020: An Introspection and Some Observations” at the One Day National Seminar on Implementation of NEP 2020: Issues & Challenges organised by Dr.Gour Mohan Roy College, Monteswar, Purba Bardhaman on January 20, 2024.
 6. Delivered an invited lecture on “Energy-related Financial Literacy: A Tool to Mitigate Energy Efficiency Gap” at the One Day State Level Seminar on “Emerging Issues in Accounting, Finance & Taxation” in the State level seminar which was held on 17th December, 2024 from 11.00 AM at Bidhan Chandra College, Asansol (West Bengal).

Paper Presented:

2025:

1. Presented a paper entitled “Impact of Financial Literacy on Loan Repayment Behaviour of the Farmers in West Bengal” at ICSSR sponsored national conference on “Financial Inclusion, a Potential Game Changer for Vision Viksit Bharat” organized by the Department of Economics, Jadavpur University, Kolkata, on 16th of January, 2025.
2. Presented a paper entitled “Effects of Financial Literacy on Financial Wellbeing amongst Muslims in India” at ICSSR sponsored national conference on “Financial Inclusion, a Potential Game Changer for Vision Viksit Bharat” organized by the Department of Economics, Jadavpur University, Kolkata, on 16th of January, 2025.
3. Presented a paper titled “Impact of Financial Literacy and Financial Confidence on the Financial Budget Plan” at the One Day International Seminar on "Emerging Issues in Accounting, Finance, Management and Economics" organised by the Department of Commerce and Internal Quality Assurance Cell (IQAC), Barasat College, Barasat on February 13th, 2025.
4. Presented a paper titled “Predicting Digital Spend and Financial Literacy: Evidence from India” at the One Day International Seminar on "Emerging Issues in Accounting, Finance, Management and Economics" organised by the

Department of Commerce and Internal Quality Assurance Cell (IQAC), Barasat College, Barasat on February 13th, 2025.

5. Presented a paper titled "Revising Altman's Z-Score: A Prick to Enhance Credit Risk Accuracy in Indian Firms" at the One Day International Seminar on "Emerging Issues in Accounting, Finance, Management and Economics" organised by the Department of Commerce and Internal Quality Assurance Cell (IQAC), Barasat College, Barasat on February 13th, 2025.

2024:

6. Presented a paper entitled "Financial Distress Prediction using Univariate Analysis: A Study on Select Indian Companies" at 46th All India Accounting Conference & International Seminar on Accounting Education & Research, Kolkata, organized by IAA, South Bengal Branch during 23rd & 24th November 2024.
7. Presented a paper entitled "Is Cheating on Taxes Justified? Exploring the Socio-Economic and Cultural Influences on Tax Morale in India" at 46th All India Accounting Conference & International Seminar on Accounting Education & Research, Kolkata, organized by IAA, South Bengal Branch during 23rd & 24th November 2024.
8. Presented a paper entitled "Financial Literacy and Technical Efficiency of Paddy Farmers in West Bengal, An Assessment" at 46th All India Accounting Conference & International Seminar on Accounting Education & Research, Kolkata, organized by IAA, South Bengal Branch during 23rd & 24th November 2024.

2023:

1. Presented a paper entitled "Determinants of Financial Literacy amongst Students in India: An Assessment" at the One Day International Conference on Recent Developments in Business, Finance & Legal Environment Organized by Department of Commerce & Department of Law of Sidho-Kanho-Birsha University, Purulia, West Bengal on 29th November, 2023.
2. Presented a paper entitled "Financial Literacy amongst Muslims in India: An Investigation" at the One Day International Conference on Recent Developments in Business, Finance & Legal Environment Organized by Department of Commerce & Department of Law of Sidho-Kanho-Birsha University, Purulia, West Bengal on 29th November, 2023.
3. Presented a paper entitled "Financial Literacy, Financial Confidence and Savings Behavior of Indian Farmers" at the One Day International Conference on Recent Developments in Business, Finance & Legal Environment Organized by Department of Commerce & Department of Law of Sidho-Kanho-Birsha University, Purulia, West Bengal on 29th November, 2023.
4. Presented a paper entitled "Financial Literacy amongst Farmers in West Bengal: An Evaluation" at International Conference on "The VUCA World: Its Impact on the Business Environment" organized by the Department of Commerce and

IQAC The Bhawanipur Education Society College and South Kolkata Association for Commerce Researchers and Academicians held on 10th and 11th March, 2023.

5. Presented a paper entitled “Farmer’s Financial Literacy and its Determinants: Evidence from South Asia” at the 3 Day International Conference on Innovative Research Practices in Social Sciences (IRPSS-2023) organised by Department of Business Administration, Institute of Engineering & Management, Kolkata, India in association with Smart Society, USA Academy of Indian Marketing ICRC-All India Management Association during 16-18 November, 2023.

2022:

6. Presented a paper entitled “India’s Covid-19 Vaccine Policy: An Idealistic vis-à-vis Realistic Perspective” at 10th Annual Conference of the Indian Health Economics and Policy Association (IHEPA) organized by the Indian Health Economics and Policy Association held on 28th & 29th January, 2022.
7. Presented a paper entitled “Measuring Digital divide and its determinants” at 40th Annual Conference of the Indian Association for Research in National Income and Wealth (IARNIW) organized by the IARNIW held on 11th & 12th March, 2022.
8. Presented a paper entitled “India's Covid-19 Vaccine Policy: A Game Theoretic Approach” at 5th Annual Economic Conference on ‘Crises: Challenges and Way Ahead’ organized by Sarla Anil Modi School of Economics, NMIMS, Mumbai in collaboration with The Indian Econometric Society (TIES) on 26th March 2022.
9. Presented a paper entitled “Financial Literacy amongst Farmers in India: A Study” at International e-Conference on “Advances in Business and Management in the VUCA World” held during November 8-9, 2022, Organized by Department of Business Administration & KNU Center for Entrepreneurship and Skill Development Kazi Nazrul University, Asansol.

2021:

1. Presented a paper entitled "Corporate Social Responsibility Initiatives of Select Indian Manufacturing Firms during COVID-19 Pandemic: A Study" at International Webinar on "Financial Inclusivity and Corporate Social Responsibility for Sustainable Development" organized by the School of Commerce & Economics, KIIT, Bhubaneswar held on 5th September 2021.
2. Presented a paper entitled "Intellectual Capital, Firm Efficiency and Financial Crisis: Evidence from BSE-Manufacturing Industry Sub-sectors" in the National Virtual Seminar on 'Recent Trends in Accounting Education' held on 13th August 2021 organised by IAA, Bilaspur Branch (C.G.).
3. Presented a paper entitled “Inter-district Variation in Financial Literacy and its Determinants: Insights from West Bengal” in the Online Three Day National Conference -2021 on Corporate Governance and Financial Management organized by the Department of Studies in Commerce, Mangalore University held during 10th to 12th September, 2021.

2020:

1. Presented a paper entitled “Macroeconomic and Microeconomic Determinants of Profitability: Evidence from Indian Manufacturing Industry Sub-groups” at 11th ECONference organised by Department of Economics & UGS DRS (SAP-II), University of Burdwan during 19-20th February, 2020.
2. Presented a paper entitled “State of Digital Economy in India: An Inter-State Analysis” at International Conference on Emerging Issues in Finance & Banking organised by Department of Commerce, Surendranath Evening College, Kolkata during 27-28th February, 2020 (Awarded Best Paper).
3. Presented a paper entitled “Inter-State Variation in Digital Economy in India: Is there any Role of Digital and Financial Literacy?” at 38th Annual Conference of Indian Association for Research in National Income and Wealth held at New Delhi during 26-27 September, 2020.
4. Presented a paper entitled “Measuring Access and Usage of Digital Services in India: Towards Construction of a Comprehensive Index” at 38th Annual Conference of Indian Association for Research in National Income and Wealth held at New Delhi during 26-27 September, 2020.

2019:

1. Presented a paper entitled “Interrelationship between Macroeconomic Fundamentals and Sector Specific Stock Indices of Manufacturing Sector: An Indian Experience” at 10th ECONference organised by Department of Economics & UGS DRS (SAPII), University of Burdwan during 26-27th March 2019.

2018:

1. Presented a paper entitled “Determinants of Efficiency of Auto Ancillary Firms in India: A Study” at National Symposium on Innovative Business Practices & Sustainable Development in Modern Era organized by Bengal School of Technology & Management in Association with Belur Research Association of Social Science during 21st April, 2018.

2017:

1. Presented a paper titled “Impact of Environmental Cost on Corporate Performance: A Study of Maharatna Public Sector Undertakings in India” at UGC Sponsored 2 Day National Seminar on Green Accounting and Sustainability organized by Department of Commerce of Shree Agrasen Mahavidyalaya & Kaliyaganj College, Uttar Dinajpur, W.B., India during 24-25 February, 2017.

2016:

1. Presented a paper titled “Value Added Reporting Practices in Nifty 50 Companies: A Synoptic View” at 5th All India Conference on Business Studies organised by IBSA, Durgapur, West Bengal, India on 29-30, January, 2016.

2. Presented a paper titled "E-filing of Income Tax Return as a tool for ICT Application in Taxation: A Micro Empirical Perception Study in the District of Burdwan, W.B." at UGC Sponsored 2-Day National Seminar on Role of E-commerce in Business and Entrepreneurship Development organized by Department of Commerce & Economics, Syamsundar College, Syamsundar, Burdwan, India during 7-8, September, 2016.

2015:

1. Presented a paper titled "Is Eco-friendly Attitude- a Determinant of Share Price Return?- A Case Study" at UGC Sponsored 1 day National Symposium on Overcoming Challenges for Sustainable Corporate Development organized by Department of Commerce and Business Administration, St. Xaviers College, Kolkata, India on 21st March, 2015.
2. Presented a paper titled "Value Added Reporting Practices in India: A Study of BSE 30 Companies" at ICSSR Sponsored National Seminar on Contemporary Issues in Accounting and Reporting Practices organized by Department of Commerce, Assam University, India on 18-19, March, 2015.
3. Presented a paper titled "Market Response towards Sustainable Business Practices: A Research Note" at One Day International Seminar on Emerging Issues in Financial Markets organized by Department of Commerce, Shri Shikshayatan College in collaboration with Department of Commerce, C.U., India on 11th September, 2015.
4. Presented a paper titled "Growth and Performance of General Insurance Companies in Post Reforms Period: A Study" at *International Conference on Financial Sector Reforms in Developing Economies* organized by Department of Commerce with Farm Management, Vidyasagar University, India from 20-21 February, 2015.
5. Presented a paper titled "Capital Productivity Risk, Liquidity Risk and Cost Structure Risk in Indian Cement Industry: An Assessment " at 2 Day National Seminar on Changing Dimensions of Business in the New Millennium organized by Department of Business Administration, Vidyasagar University, Medinipur , India from 13-14 March, 2015.
6. Presented a paper titled "Ranking of Companies on the Basis of Liquidity & Profitability Dimensions: A Study" at 2 Day National Seminar on Changing Dimensions of Business in the New Millennium organized by Department of Business Administration, Vidyasagar University, Medinipur, India from 13-14 March, 2015.

2014:

1. Presented a paper titled "Environment Protection and Investors Response: A Case Study of BSE-Greenex" at ICMABMS, 2014 organized by BIMTECH, Bhubaneswar, India from 28-29, November, 2014.
2. Presented a paper titled "*Business Risk in Indian FMCG Industry During the Post-reform Era: A Study*" at Two-Day UGC Sponsored International Seminar on Advancement of Management Thoughts and Practices organised by Department

of Business Administration, Vidyasagar University, Medinipur, India on 10-11 February, 2014.

3. Presented a paper titled "*Impact of Asset Management on Profitability: A study on Select Companies in Indian FMCG Sector*" at National Seminar on Contemporary issues in Accounting and Finance organised by Department of Commerce, Kalyani University, Kalyani, India on 27-28 March, 2014.
4. Presented a paper titled "*Corporate Social Responsibility in India: A Rudimentary Analysis*" at Golden Jubilee National Seminar on Contemporary issues in Business organised by Department of Commerce, The University of Burdwan, Burdwan, India on 13-14 March, 2014.
5. Presented a paper titled "*A Study on the Relationship between Working Capital Management Policy and Profitability of Selected Indian Pharmaceutical Companies*" at 4th All India Conference on Business Studies organized by IBSA, India from 20 to 21 November, 2014.

2012:

1. Presented a paper titled "*Environment, Survival and Carbon Trading: Looking for a New Mantra*" at 2nd All India Conference on Business Studies organised by IBSA, Durgapur, India on 25-26 February, 2012.
2. Presented a paper titled "*Development of Tribes in North-East India with Special Reference to Assam*" at ICSSR-NERC sponsored National Seminar on Culture, Health and Development: The Situation among the Tribes of North East India organised by Department of Anthropology, Assam University, India on 20-21 September, 2012.
3. Presented a paper titled "*Journey from Financial Exclusion to Financial Inclusion: A Critical Appraisal*" at ICSSR-NERC Sponsored National Seminar on Promoting Financial Inclusion for Inclusive Growth with a Special Reference to North-East India organised by Commerce Department, Assam University, India on 23-24 November, 2012.

Workshop / Conference / Seminar attended

2024:

1. Participated in 5-Day Faculty Development Programme on "Recent Developments in Commerce", organized by Faculty of Management & Commerce ICFAI University, Tripura Knowledge Partners Kettering University, USA; International University of Business Agriculture and Technology, Bangladesh during 17th June – 28th June, 2024.
2. Participated in a RC in Perspective of Indian Knowledge System organized by MMTTC, The University of Burdwan, The University of Burdwan from 18th September 2024 to 01st October 2024.

2023:

1. Participated in 1-day Workshop on "Intellectual Property, Rights and Protection" organized by IPR Cell, The University of Burdwan, sponsored by the West Bengal Council of Science and Technology, Govt. of West Bengal held on 18th May, 2023.
2. Participated in 5-day Faculty Development Programme on "Current Trends in Business Analytics, Research & Publication" organized by Faculty of Management Studies, Dr. B. C. Roy Engineering College, Durgapur, held during 24-28 July 2023.
3. Participated in 7-day Online Workshop on "Advanced Regression Analysis in Social Science Research" organized by Department of Commerce, Kazi Nazrul University, Asansol, held during 28 July 2023 to 3rd August, 2023.
4. Participated in 14-Day Online Faculty Development Programme on Research Methodology jointly organised by Indian Accounting Association (IAA), South Bengal Branch in collaboration with Guru AngadDev Teaching Learning Centre (GAD-TLC) MHRD, Govt. of India during September 1 to October 1, 2023.
5. Participated in a 7-day Short Term Course on "Mental Health: The Need of the Era" organized by MMTTC, The University of Burdwan, The University of Burdwan from 02nd to 08th November, 2023.
6. Participated in 4-Day online course on the "Crises of Inequality" organized by GIZ-UNRISD held during 27-30 November, 2023.
7. Participated in a "NEP Orientation and Sensitization" organized by MMTTC, The University of Burdwan, The University of Burdwan from 1st to 12th December, 2023.

2022:

1. Participated in Two-day online Workshop on "Systematic Literature Review and Bibliometric Analysis" organized by School of Management and Commerce, Brainware University, Kolkata, India held during 21-22 July 2022.
2. Participated in One-day online UGC sponsored Workshop on New Education Policy 2020 organized by UGC-HRDC, The University of Burdwan, The University of Burdwan on 07th September, 2022.

2021:

1. Participated in 3 days online Summer School for Finance and Accounting researchers organized by the Department of Commerce, Sidho-Kanho-Birsha University, Purulia, West Bengal, India during 28-30 August, 2021.
2. Participated in 5 Days Online Elementary FDP on "Emerging Financial Management and Accounting Techniques" organized by AICTE Training and Learning (ATAL) Academy from 21/09/2021 to 25/09/2021 at The University of Burdwan.
3. Participated in One day Online National Workshop-2021 on Corporate Governance and Financial Management organised by the Department of Studies in Commerce, Mangalore University, Karnataka on 10th September, 2021.

4. Participated in One day Online Faculty Development Programme on “Data Analytics for Business & Research” organized by Department of Information Technology, Faculty of Commerce, St. Xavier’s College, Kolkata on 4th December, 2021.

2020:

1. Participated in UGC-STRIDE sponsored One day workshop on the Preparation of DPR under Component 3 of the UGC-Stride on 14th January, 2020 organized by Department of Commerce, The University of Burdwan
2. Participated in 7-Day online International Certification on 'Data Analytics through Excel & SPSS' organised by Indian Academic Researchers' Association in Collaboration with Brainware University West Bengal and SPSS South Asia Pvt. Ltd. from 5-12 June, 2020.
3. Participated in 7-Day online National FDP on ‘Research Methodology: Tools & Techniques’ during 29-31 May, 2020 and 26-29 June, 2020 organized by IRA, Jaipur.
4. Participated in 16 Weeks Annual Refresher Programme in Teaching under Swayam Annual Refresher Programme in Teaching Online Courses during 01 Sep 2019 to 15 Jan 2020 organized by Shri Ram College of Commerce (University of Delhi).

2019:

1. Attended UNRISD Webiner on "Moving beyond exposure: addressing climate-related risks in informal coastal settlements" for 1 Hour on: Tue, Feb 26, 2019 5:30 PM - 6:30 PM IST.

2018:

1. Participated in One Day FDP on Research Methodology at Department of Commerce, St. Xavier's College, Burdwan on 27th January, 2018.
2. Participated in Research Methodology Course in Social Science at A.K. Dasgupta Centre for Planning & Development, ViswaBharati from 15th June, 2018 to 25th June, 2018.

2017:

1. Participated in the Academy on Social and Solidarity Academy, Seoul, South Korea organised by International Labour Organization (ILO) in association with Global Social Economy Forum, Under South-South and Triangular Cooperation Scholarship during 26th June to 30th June, 2017.
2. Participated in 21-days Refresher Course on Research Methodology in Social Sciences at UGC-HRDC, The University of Burdwan, from 10th March, 2017 to 30th March, 2017.
3. Participated in Faculty Development Programme on GST at Department of Commerce, The University of Burdwan, organised by ICA & Department of Commerce, The University of Burdwan, on 10th February, 2017.

2015:

1. Participated in Short Term Course on Student's Counselling & Guidance at UGC-HRDC, The University of Burdwan, The University of Burdwan, India from 25th August to 31st August, 2015.

2014:

1. Participated in UGC-Sponsored 21 days-Winter School at UGC-Academic Staff College, The University of Burdwan, India from 2nd to 22nd January, 2014.
2. Participated in ICSSR Sponsored National Workshop on Research Methodology organised by Birla Institute of Management Technology, Bhubaneswar, India from 27th April to 03rd May, 2014.
3. Participated in Two Days National Workshop on “Innovative Practices in Distance Education: Issues and Challenges” organised by DDE, The University of Burdwan in collaboration with DEB, UGC, New Delhi, India from 24th March to 25th March, 2014.

2009:

1. Participated in a National Seminar on Corporate Reporting Practices organised by Commerce Department, Burdwan University, India on 23rd March, 2009.
2. Participated in a two day workshop on Multimedia-Driven SLM organised by DDE, Burdwan University, India and DEC, New Delhi on 1-2 August, 2009.

Membership of Professional Bodies:

- Working Group member on ‘*Youth Empowerment*’ constituted under Global Research and Action Network for a New Eco Social Contract by the United Nations Research Institute for Social Development (UNRISD) and Green Economy Coalition.
- Indian Youth Climate Network (IYCN)
- Indian Association for Research in National Income and Wealth (Life Member)
- Indian Accounting Association (South Bengal Branch) [Life Member]
- International Business Studies Academia (Life Member)
- BurdwanHoludPakhi (NGO)

Reviewer of Journal:

- Agricultural Finance Review (Emerald, Scopus Indexed).
- African Journal of Business Management
- Vilkashan (Emerald Publishing)
- International Journal of Business Environment (Inderscience, Scopus Indexed).
- Sage Open (Sage, Scopus Indexed)
- Business Insight
- Cogent Economics and Finance (Taylor & Francis, Scopus Indexed)
- Cogent Social Sciences(Taylor & Francis, Scopus Indexed)
- International Journal of Social Economics (Emerald, Scopus Indexed).
- International Journal of Agricultural Sustainability(Taylor & Francis, Scopus Indexed)

- Agribusiness: an International Journal(John Wiley & Sons, Scopus Indexed)
- Journal of Islamic Accounting and Business Research(Emerald, Scopus Indexed).
- Millennial Asia (Sage,Scopus Indexed)

Declaration:

I solemnly declare that above particulars furnished by me are true as far as my knowledge is concerned.

Date: 20.02.2025

Place: Burdwan



(Signature)