

BIO- DATA



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Academic Qualification

	Institution	Year
Ph.D	Tezpur University	2024
M.Com	Gauhati Commerce College	2018
B.Com	Gauhati Commerce College	2016
HS	Sankardev Jr. College	2013
HSSLC	Don Bosco High School	2011

Specialisation: Accounting and Finance

Computer Skills: Post Graduate Diploma in Computer Applications

Teaching Experience:

- Served at Hojai College (upgraded to Rabindranath Tagore University) as Lecturer, Department of Commerce from August 2018 to January 2019.
- Served at School of Business, The Assam Kaziranga University as Assistant Professor from October 2023 to November 2025.

Language Proficiency:
(Reading/writing/speaking)

English, Hindi, Assamese, Bengali

Achievements:

Presented papers in national and international seminars.

National Eligibility Test (NET) Qualified.

Published a paper titled “Perception, Adoption and Pattern of Usage of FinTech Services by Bank Customers: Evidences from Hojai District of Assam”, Emerging Economy Studies, Vol 6(1), 7-22, Sage Publications, DOI: 10.1177/2394901520907728, ISSN: 2394-9015, Online ISSN: 2454-2148

- Completed online courses on “Financial Development and Financial Inclusion” on Edx offered by online learning initiative of International Monetary Fund and “Introduction to FinTech” offered by University of Hong Kong.
- Received best paper award under the track “Banking, Insurance and Financial Services” during the National Conference on Management Practices and Sustainable Strategies organized by University of Science & Technology Meghalaya.
- Two research papers titled “Adoption of Digital Payment in Small Towns of India: A Case Study of Tezpur” and “Prospects and Problems of Rural Entrepreneurship in Assam: A Study on the Napaam and Amolapam Villages in Sonitpur District, published in ISBN book, ISBN: 978-93-91260-42-2
- Published a paper titled “Adoption of FinTech services amidst COVID-19 pandemic: empirical evidence from Assam” in Managerial Finance (Scopus indexed), Emerald publishing, DOI: 10.1108/MF-08-2022-0379, ISSN: 0307-4358, E-ISSN: 1758-7743
- Forthcoming article titled “Socio-demographic factors influencing the adoption and uses of FinTech: An empirical study in Assam, International Journal of Electronic Finance (Scopus Indexed), Inderscience Publishers, DOI: 10.1504/ijef.2028.10068574
- Published a Scopus book chapter titled “FinTech for Fostering Financial Inclusion and Sustainable Development: An Analysis of User Pattern and Issues in the Context of Far East India”, DOI: 10.1007/978-3-031-67523-2_9

Institutional Duties at Sibsagar Commerce College

Joint Convenor, Budget Committee

Co-ordinator of Add on Course on Tax Practice

Member, Institutions Innovation Council

Other Courses:

Completed a course on “Introduction to Artificial Intelligence” provided by IIT (Madras) on iGOT Karmayogi.

Completed a course on “Cybersecurity (Basic Level ” provided by IIT (Madras) on iGOT Karmayogi.