

Curriculum Vitae



Name: **DR. JYOTIRMOY KOLEY, WBES**

Designation: **Assistant Professor in Commerce**

Qualification: **M.Com, M.Phil, Ph.D, C.A. (Inter), UGC-NET**

Contact Details/Office Address: **Department of Commerce, Darjeeling Government College,
Labong Cart Road, Darjeeling, West Bengal, Pin: 734104.
Contact no. 9874957460**

Vidwan ID (Mandatory): **542886**

E-mail: **jyotirmoykoley@gmail.com**

Date of Joining to this Institution: **27.06.2024**

Date of Joining W.B.E.S.: **24.11.2015**

Previous Position(s) held/Additional Charges (if any):

1. **Assistant Professor of Commerce in ‘West Bengal Education Service’ (WBES) Cadre at Hooghly Mohsin College, Chinsurah, Hooghly from 24.11.2015 to 26.06.2024.**
2. **Government Approved Contractual Whole Time Teacher (CWTT) of Commerce at Deshbandhu College for Girls, Kolkata from 03.08.2009 to 23.11.2015.**

Teaching Experience in years and months: **15 Years**

Fellowship, Award, Recognition and Honors (if any):

1. **ICAI Book Award by Honorable Vice-Chancellor of the University of Calcutta for securing highest marks in Accounting in B.Com (Hons.) Examination 2006 of University of Calcutta.**
2. **Ranked 75058 in India under World Scientist and University Ranking 2024 Organized by the Stanford University, USA.**

Course taught: **Bachelor of Commerce (Honours & General)**

Specialization: **Accounting and Finance**

Research Interest: **Small Business, Microfinance, MSMEs, Banking, Finance, Social Sciences etc.**

Research Guidance: **Number of Research Scholars Pursuing Ph.D.: 04 (Four)**

List of Publications:

Publications in Peer-Reviewed Journals:

Sl. No.	Title with Page No.	Journal	ISSN No.	Whether Peer-Reviewed. Impact Factor, if any	No. of Co-author	Whether you are the main author	Year
1	The Role of Women in Rural Marketing: Empowerment and Economic Drivers Page: 468-474	Asian Journal of Management and Commerce 5(1)	2708-4523	Yes	Five	Co-Supervisor	2024
2	Impact of Religious Tourism in India: An Outline Page: 1-5	IOSR Journal of Humanities and Social Science (IOSR-JHSS) 29(4)	2279-0845	Yes	One	Corresponding Author	2024
3	Problems and Prospects of Women Entrepreneurship in India: An Overview Page: 37-44	IOSR Journal of Humanities and Social Science (IOSR-JHSS) 29(4)	2279-0845	Yes	One	Corresponding Author	2024
4	The Pradhan Mantri Awas Yojana (PMAY) Scheme in India: A Study Page: 15-20	IOSR Journal of Humanities and Social Science (IOSR-JHSS), 29(3)	2279-0837	Yes	One	Corresponding Author	2024
5	Privatization of Public Sector Banks in India: A Study Page: 4-8.	International Journal of Research in Commerce & Management, 14(11)	0976-2183	Yes	Nil	Yes	2023
6	Impact of Covid-19 on the Performance of Private Sector Banks in India: An Empirical Study. Page: 142-149.	International Research Journal of Management Sociology & Humanities, 13(2)	2277-9809	Yes, Impact Factor-7.8012	Nil	Yes	2022
7	Customers' Investment Behavior and Satisfaction towards Post Office Savings Schemes: A Study with reference to Singur Block. Page: 201-212.	International Research Journal of Management Sociology & Humanities, 12(12)	2277-9809	Yes, Impact Factor-7.8012	Nil	Yes	2021

8	Impact of Covid-19 on the Handloom Industry in West Bengal: A Study with Reference to the Primary Weavers Cooperative Societies (PWCSs) in Nadia District. Page: 63-74.	International Research Journal of Management Sociology & Humanities, 12(11)	2277-9809	Yes, Impact Factor-7.8012	Nil	Yes	2021
9	Non-Performing Assets: A Study on the State Cooperative Banks in India. Page: 9-12.	International Journal of Research in Commerce, Economics & Management, 11(06)	2231-4245	Yes	Nil	Yes	2021
10	Impact of the Covid-19 on the Performance of the SBI: A Study. Page: 6-9.	International Journal of Research in Commerce, IT & Management, 11(06)	2231-5756	Yes	Nil	Yes	2021
11	Effect of Non-Performing Assets on Banking Sector: A Study on State Bank of India. Page: 6-9.	International Journal of Research in Commerce, IT & Management, 10(09)	2231-5756	Yes	Nil	Yes	2020
12	Analysis of Operational Performance of State Bank of India: A Study. Page: 7-10.	International Journal of Research in Computer Application & Management, 10(09)	2231-1009	Yes	Nil	Yes	2020
13	Performance Evaluation of Primary Agricultural Credit Societies (PACSS) in India: A Study. Page: 13-16.	International Journal of Research in Commerce, Economics & Management, 10(04)	2231-4245	Yes	Nil	Yes	2020
14	Digital Payments in India: A Study with reference to Singur Block. Page: 10-18.	International Journal of Research in Computer Applications & Management, 10(04)	2231-1009	Yes	Nil	Yes	2020

15	Women Empowerment and Microfinance: A Study with reference to Singur Block: A Study. Page: 4-8.	International Journal of Research in Commerce, Economics & Management, 11(04)	0976-2183	Yes	Nil	Yes	2020
16	Analysis of Financial Position and Performance of Public and Private Sector Banks in India: A Comparative Study on SBI and HDFC Bank.	A multidisciplinary Online Journal of Netaji Subhas Open University, India, 2(1)	2581-5415	Yes	Nil	Yes	2019
17	Handloom Industry in West Bengal: Issues and Challenges. Page: 998-1010.	International Journal of Research and Analytical Review, 6(1)	2348-1269	Yes	Nil	Yes	2019
18	Financial Problems of Handloom Industry: A Study with Reference to Primary Weavers' Co-operative Societies of Some Select Districts in West Bengal. Page: 74-90.	Indian Accounting Review, IIARF, 2(20)	0974-1754	Yes, Impact Factor-2.3178	One	Yes	2016
19	Measuring Financial Inclusion in India: An Empirical Study with Reference to Commercial Banks. Page: 6-12.	EIRC NEWS, ICAI-Kolkata, 6(12)	2320-1584	Yes	Nil	Yes	2014
20	Performance of Regional Rural Banks towards Financial Inclusion in India: An Empirical Study. Page: 6-14.	EIRC NEWS, ICAI-Kolkata, 7(01)	2320-1584	Yes	Nil	Yes	2014
21	Handloom Industry in India: An Overview. Page: 18-20.	EIRC NEWS, ICAI-Kolkata, 10(01)	2320-1584	Yes	Nil	Yes	2014
22	Financial Inclusion in India: A Brief Picture. Page: 24-26.	EIRC NEWS, ICAI-Kolkata, 7(07)	2320-1584	Yes	Nil	Yes	2014
23	E-Banking in India: An Overview. Page: 7-11.	EIRC NEWS, ICAI-Kolkata, 7(09)	2320-1584	Yes	Nil	Yes	2014
24	Performance of MSMEs in India: A Study. Page: 39-41.	EIRC NEWS, ICAI-Kolkata, 6(09)	2320-1584	Yes	Nil	Yes	2013
25	Impact of Direct Tax Code on the Individuals: An Analysis.	South Asian Journal of Commerce &	0975-8259	Yes	One	Yes	2011

	Page: 17-24.	Management, 2(4)					
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Books Published:

Sl. No.	Title with Page No.	Type of Book, & Authorship	Publisher & ISBN No.	Whether Peer-Reviewed	No. of Co-author	Whether you are the main author	Year
1	Awareness of People about the E-Banking Services in India: A Study in the Area of Kotalia Gram Panchayat-1, Chinsurah, Hooghly, West Bengal. Page: 1-40.	International & First Author	LAP Lambert Academic Publishing, Republic of Moldova Europe. ISBN- 978-620-6-16598-9	Yes	01	Yes	2023
2	The Role of Anganwadi Workers in Improving Community Health Services: A Study in the Selected Ward of Chandannagore Municipal Corporation in Hooghly District. Page: 1-40.	International & First Author	LAP Lambert Academic Publishing, Republic of Moldova Europe. ISBN- 978-620-6-14626-1	Yes	01	Yes	2023
3	Handloom Industry in West Bengal: A Study with Reference to Some Select Districts. Page: 1-153.	International & Sole Authorship	LAP Lambert Academic Publishing, Republic of Moldova Europe. ISBN- 978-620-0-47401-8	Yes	Nil	Yes	2021

Articles/Chapters Published in Books:

Sl. No.	Title with Page No.	Book Title, Editor & Publisher	ISBN No.	Whether Peer - Reviewed	No. of Co-author	Whether you are the main author	Year
1	Problems and Prospects of Social Entrepreneurship: A Study in Singur Block, Hooghly, West Bengal. Page: 126-154.	Sustainable Partnership and Investment Strategies for Startups and SMEs, Poddar & Paul, IGI Global, USA	979-83-693219-7-3	Yes	Nil	Yes	2024
2	Impact of Mergers and Acquisitions on the Performance of Commercial Banks in India: A Study on Punjab National Bank Page: 77-89.	An Overview on Business, Management and Economics Research, V. Erokhin B P International,	978-81-969723-7-0	Yes	Nil	Yes	2024

		India & UK.					
3	A Study on the Impact of Covid-19 on the Digital Payment System in Hooghly District, West Bengal. Page: 200-227.	Role of Women Empowerment in Business Management, Tiwari, Samuel & Puranik Persea Books, New York.	978-0-89255-276-04	Yes	Nil	Yes	2023
4	Problems of Jute Mill Workers: A Study on the Workers of the Bansberia Jute Mill, Hooghly. Page:173-182	Emerging Issues in Accounting, Finance, Business, Management & Economics. Koley and Kanrar. Taurean Publications, Kolkata, New Delhi.	978-93-95202-47-3	Yes	One	Corresponding Author	2023
5	Impact of Competition Among Small Business: A Study in the Area of Bansberia, Hooghly. Page:183-191	Emerging Issues in Accounting, Finance, Business, Management & Economics. Koley and Kanrar. Taurean Publications, Kolkata, New Delhi.	978-93-95202-47-3	Yes	One	Corresponding Author	2023
6	Online Payment Trend in Small Business: A Study in the Area of Adisaptagram, Hooghly. Page: 192-200	Emerging Issues in Accounting, Finance, Business, Management & Economics. Koley and Kanrar Taurean Publications, Kolkata, New Delhi.	978-93-95202-47-3	Yes	One	Corresponding Author	2023
7	Customer's Satisfaction Towards Sustainable Banking Services of Public Sector Banks in India: A Study on SBI in the District of Hooghly, West Bengal.	Sustainable Roadmap Development Strategies in India: Paving the Way for a Better Future. Biswas and Paul. Lincoln University	978-967-2819-24-0	Yes	Nil	Yes	2023

	Page: 46-57.	College, Malaysia in collaboration with University of Gour Banga, Malda.					
8	Impact of Covid-19 on the Women SHGs: A Study in the Areas of Singur Block. Page: 76-90.	Women and Tribal Livelihood: Problems, Policy and Perspectives Das, S & Naskar, K. Red'Shine Publication, Sweden.	978-91-987980-8-1	Yes	Nil	Yes	2022
9	Covid-19 and Indian Banking Industry: A Study. Page: 57-65.	Sustainable Strategies for Economic Growth and Decent Work: New Normal. Sana, A. et al. Lincoln University College, Malaysia in collaboration with Lincoln Research and Publishing Limited, Australia	978-0-6488798-8-6	Yes	Nil	Yes	2022
10	Financial Inclusion and Poverty in India: An Analytical Study. Page: 236-245	Financial Inclusion in the Pursuit of Poverty Reduction and Growth. Nandi, J. & Sahu, T. Perfect Solution, Kolkata	ISBN 978-93-5258-0	Yes	Nil	Yes	2016
11	Goods and Services Tax in India: A Comparative Overview. Page: 124-137.	Emerging Issues in Accounting and Finance Bandhyopadhy, P. Rohini Nandan, Kolkata.	ISBN 978-93-526718-7-8	Yes	Nil	Yes	2016
12	Financial Inclusion in India: An Empirical Study with Reference to the Performance of Commercial Banks. Page: 30-43.	E-Banking and Financial Inclusion Trends, Challenges and Policies. Ray, A.K. & Mandal, T. Rohini Nandan, Kolkata	ISBN-978-81-928721-9-3	Yes	One	Yes	2014

13	Financial Inclusion for Indian Banks. Page: 308-314.	Emerging Issues in Finance Leading Thoughts and Ideas. Dandapat, D. & Dasgupta, D. The Elegant Publication, Kolkata,	ISBN- 978-93-83360-01-7	Yes	Nil	Yes	2013
14	Micro-insurance in India: An Overview. Page: 98-109.	Impact of Reforms on Indian Insurance Sector. Naskar, M. Manav Prakashan, Kolkata.	ISBN- 978-93-80332-45-1	Yes	Nil	Yes	2013
15	Banking Loan Schemes for MSME Sector: A Study with Reference to Central Bank of India. Page: 165-177.	Problems & Prospects of MSMEs in India in the Era of Globalization. Mukherjee, D. Law point Publication, Kolkata.	ISBN-978-93-82316-03-9	Yes	One	Yes	2012
16	Foreign Direct Investment in Indian Microfinance Sector: Issues and Challenges. Page: 126-138.	Foreign Investment and Indian Economy, Babsal, A., Prusty, R., Tanna, J. & Denis, L. Manglam Publishers & Distributors-Delhi	ISBN-978-81-89972-61-5	Yes	One	No	2012
17	Financial Inclusion Efforts in India: An Analysis. Page: 7-10.	Commerce Alumni Association, University of Calcutta, TEE DEE Publications, Kolkata.	.	Yes	Nil	Yes	2012

Publications in Conference Proceedings:

Sl. No.	Title with Page No.	Details of Conference Publication	ISSN/ ISBN No.	No. of Co-author	Whether you are the main author	Year
1	International Financial Reporting Standard: An Overview. Page: 30-37.	UGC Sponsored National Seminar on Indian Accounting Standards: Convergence with IFRSs Lawpoint Publication, Kolkata	978-93-82472-68-1	Two	Yes	2012

2	Goods and Service Taxes in India: A New Road Map in Indirect Taxation. Page:105-112.	UGC Sponsored State Level Seminar on Challenges in the Face of Changing Indian Financial Scenario. Lawpoint Publications, Kolkata	978-80649-20-7	One	Yes	2012
3	Impact of Microfinance in Financial Inclusion in India: An Overview. Page: 43-50.	UGC Sponsored National Seminar on Inclusive Growth: Emerging Scenario in India. Lawpoint Publications, Kolkata	978-93-82472-06-3	One	Yes	2012
4	Reforms in Indian Direct Taxation: An Analysis. Page: 36-45.	UGC Sponsored State Level Seminar on Road Map for a New Tax Regime in India. Rohini Nandan, Kolkata	-	Three	Yes	2011

Google Scholar link/ORCID ID: <https://orcid.org/0009-0001-5184-9587>

Research Papers Presentation in Conferences/Workshops/Seminars/Symposium:

Sl. No.	Title of the Paper Presented	Title of Conference/Seminar	Organized by	Whether International/National/State/Regional/College or University Lsevel	Year
1	Effect of Artificial Intelligence on Human Rights	National Seminar on Implementation of NEP 2020: Issues and Challenges	Dr. Gour Mohan Roy College, Monteswar, Purba Bardhaman and Indian Accounting Association, Kolkata Branch	National	2024
2	Social Entrepreneurship in Developing Countries: Issues and Challenges	National Seminar on Social Stock Exchange and Social Audit	Bidhan Chandra College, Rishra, Hooghly and Indian Accounting Association, Kolkata Branch	National	2023
3	Challenges and Prospects of Social Entrepreneurship: A Study in the Block of Singur, Hooghly	National Seminar on Social Stock Exchange and Social Audit	Bidhan Chandra College, Rishra, Hooghly and Indian Accounting Association,	National	2023

			Kolkata Branch		
4	Effect of Covid-19 on the Digital Payment System in India: A Study in the District of Hooghly, West Bengal	National Conference on Contemporary Issues in Accounting, Finance and Management	St. Xavier's University, Kolkata and Indian Accounting Association, Kolkata Branch	National	2023
5	Effect of Non-Performing Assets in Banking Sector: A Study on State Bank of India	International Seminar on Changing Paradigms in Commerce and Economics	Department of Commerce and Economics, Jhargram Raj College, sponsored by Department of Higher Education, Govt. of WB	International	2020
6	Handloom Industry in West Bengal: Issues and Challenges	14th International Conference on Accounting & Finance on 'Future of Accounting and Finance'	Indian Accounting Association Research Foundation jointly with Deloitte India and EILM Kolkata.	International	2019
7	Problems and Prospects of Food Processing Industry: A Study with Reference to West Bengal	UGC Sponsored International Conference on 'Research and Innovation in Finance ICRIF – 2018'	Department of Commerce with Farm Management, Vidyasagar University	International	2018
8	Impact of Microfinance on Women Empowerment: An Empirical Study with Reference to the Block of Singur in Hooghly District	UGC Sponsored International Conference on 'Research and Innovation in Finance ICRIF – 2018'	Department of Commerce with Farm Management, Vidyasagar University	International	2018
9	Analysis of Relationship between Poverty and Financial Inclusion in India	UGC & ICSSR Sponsored National Level Seminar on 'Financial Inclusion in the Pursuit of Poverty Reduction and Growth	Department of Commerce, Ghatal Rabindra Satabarsiki Mahavidyalaya in collaboration with Indian Accounting Association (IIA), Midnapore Branch	National	2016

10	Corporate Governance Disclosure and Ethical Practices of MFIs	National Level Seminar on 'Corporate Governance and Business Ethics in Indian Business Environment	Research and Publication Cell, P.G. Department of Commerce, The Bhawanipur Education Society College, Kolkata in collaboration with Department of Commerce, University of Calcutta	National	2015
11	MSMEs Sector in India: An Overview	UGC Sponsored National Level Seminar on 'Cost Competitiveness in Micro, Small and Medium Enterprises in India'	Department of Commerce, K.K. Das College in collaboration with The Institute of Cost Accountant of India	National	2014
12	Role of Stock Exchange: A Study on NSE	One-Day National Level Seminar on 'Overview of Stock Exchange'	Department of Commerce, Deshbandhu College for Girls, Kolkata in collaboration with National Stock Exchange of India Limited	University	2014
13	Financial Inclusion in India: An Empirical Study based on the Performance of Commercial Banks	National seminar 2014 on 'E-Banking and Financial Inclusion: trends, Challenges and Policies	Department of Commerce, Rabin Mukherjee College, Kolkata in collaboration with The Institute of Cost Accountants of India	National	2014
14	Performance of Regional Rural Banks towards Financial Inclusion in India: A Study	International Finance Conference 2014 on 'Current Issues in Finance in Developing Nations	Department of Business Management, University of Calcutta in collaboration with the Indian Accounting Association, Kolkata Branch	International	2014
15	Micro-Insurance in India: An Overview	UGC Sponsored 2-Days National Level Seminar on 'Impact of Reforms on	Department of Commerce, Deshbandhu	National	2013

		Indian Insurance Sector'	College for Girls, Kolkata in collaboration with LICI and NICL		
16	Financial Inclusion for Indian Banks	State Level Seminar on 'Emerging Issues in Finance'	Department of Commerce, T.H.K. Jain college Cossipur in collaboration with Under-Graduate Board of Studies in Commerce, University of Calcutta	State Level	2013
17	A Study on Risk & Investment Management	National Level Seminar on 'Advancement in Management & Related Issues'	Department of Business Administration, university of Kalyani	National	2012
18	An Overview of PACS & SHG Linkage for Sustainable Agricultural Development	UGC Sponsored State-level Seminar on 'Cooperatives for Sustainable Agricultural Development'	Department of Commerce, Ramsaday College, Amta, Howrah in collaboration with Enterprise Development Institute	State Level	2012
19	Banking Loan Schemes for MSME Sector: A Study with Reference to Central Bank of India	UGC Sponsored International Conference on 'Problems and prospects of MSMEs in India in the Era of Globalization'	Maharaja Manindra Chandra College in collaboration with Department of Commerce, University of Calcutta and Entrepreneurship Development Institute of India, Ahmadabad	International	2012
20	MSMEs and Its Problems: A Study with Special Reference to Financial Problems	UGC Sponsored International Seminar on 'Development of Entrepreneurship in MSME- A Way forward to Sustainability'	P.G. Department of Commerce (DRS-II), Utkal University, Bhubaneswar	International	2012
21	Impact of Micro Finance on Financial Inclusion in India: An	UGC Sponsored 2-Days National Seminar on 'Inclusive Growth:	Department of Commerce, Hooghly Mohsin	National	2012

	Overview	Emerging scenario in India'	College in collaboration with the Commerce Alumni Association, University of Calcutta		
22	International Financial Reporting Standards (IFRS): An Overview	UGC Sponsored National Seminar on Indian Accounting Standards: Convergence with IFRS	Department of Commerce, P.N Das College in Collaboration with The Indian Accounting Association, Kolkata Branch	National	2012
23	Goods and Service Taxes in Indian: A New Road Map in Indirect Taxation	2-Days UGC Sponsored State Level Seminar on Challenges in the Face of Changing Indian Financial Scenario and Direct Tax Code & GST	Department of Commerce, Purash Kanpur Haridas Nandi Mahavidyalaya, Howrah in collaboration with Joypur Panchanan Roy College, Howrah	State Level	2012
24	Public-Private Partnership (PPPs) in India: An Overview	International Conference on Frontiers of Infrastructure Finance (ICFIF-2011)	Indian Institute of Technology-Kharagpur, organized by the School of Management and RGC School of Infrastructure Design & Management	International	2011
25	Impact of the Direct Tax Code on Tax liability of Individuals: An Analysis	34th All India Accounting Conference and International Seminar on 'Accounting Education & Research'	University of Rajasthan, organized by Indian Accounting Association	International	2011
26	Direct Tax Code: A New Window in Direct Taxation	34th All India Accounting Conference and International Seminar on 'Accounting Education & Research'	University of Rajasthan, organized by Indian Accounting Association	International	2011
27	Reforms in Indian Direct Taxation: An Analysis	One-day UGC Sponsored State Level Seminar on Road Map for a New	City College of Commerce & Business	State Level	2011

		Regime in India	Administration in collaboration with ICAI (Eastern India Regional Council)		
28	Role of WBSFC in the Development of MSMEs in West Bengal	4th Annual International Conference on 'Management and Social Welfare Issues: Contemporary Perspectives'	IISWBM, Kolkata	International	2011
29	Impact of Direct Tax Code on Individual: An Analysis	63rd Annual Commerce Conference (Annual Conference of the Indian Commerce Association)	Faculty of Commerce, Goa University	National	2010

Editor in Double Blind Peer-Reviewed Edited Book:

Sl. No.	Title of the Book	Publisher	ISSN/ISBN No.	International/National/State Level	No. of Co-Editor	Whether you are the main Editor	Year
1	Emerging Issues in Accounting, Finance, Business, Management & Economics.	Taurean Publications, Kolkata, New Delhi.	978-93-95202-47-3	National Level	One	Yes	2023

Invited Lectures Delivered:

1. Invited lecture on Research Methodology in Social Sciences in Faculty Development Programme on 24/05/2023 organized by the Department of Commerce, Chandernagore Government College, Chandannagore, Hooghly, West Bengal, India.

Participation in FIP/OP/RC Training:

1. Participated in 73rd Orientation Programme organized by UGC-HRDC, Jadavpur University from 08.07.2019 to 27.07.2019.
2. Participated in Refresher Course organized by UGC-HRDC, University of North Bengal from 07.11.2019 to 20.11.2019.
3. Participated in Refresher Course organized by UGC-HRDC, University of Hyderabad from 18.10.2021 to 30.10.2021.

Member in Profession Bodies:

1. Member in the Post Graduate Board of Studies of Commerce in The University of Burdwan.
2. Life member of Indian Accounting Association.
3. Life member of Indian Accounting Association Research Foundation.
4. Life member of Commerce Alumni Association, University of Calcutta.