

CURRICULUM VITAE

(Updated: 15.07.2020)

Name : **DR. SAJIJUL ISLAM**
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EDUCATIONAL QUALIFICATION

- Doctorate of Philosophy in Management (Ph.D.),
- Master of Commerce (M.Com.),
- Post Graduate Diploma in International Business Operation (PGDIBO),
- Master of Business Administration (MBA).

TITLE OF PH.D. THESIS:

“Role of Loans from Public Sector Banks in Financial Performance of Micro, Small & Medium Enterprises (MSME): An Analytical Study in Districts of Medinipur (East & West)”.

CAREER PROFILE / TEACHING EXPERIENCE

1. Working as Assistant Professor at the Department of Commerce of Srikrishna College, Bagula, Nadia, West Bengal, since 09.12.2020 to till date.
2. Served as a Guest Lecturer at State Labour Institute, Kankurgachi, Kolkata, W.B.
3. Former Guest Lecturer for Commerce and Management related Paper in the Dept. of Computer Science & Application, HIJLI College affiliated to Vidyasagar University.
4. Taken UGC Merge Scheme Classes on UGC NET/ SET coaching for two sessions in the Department of Business Administration of Vidyasagar University.
5. Former Faculty of GOURAV Institute of Management Science, Midnapore, W.B. affiliated to Annamalai University, for the courses of BCA, BBA, & MBA.

SPECIALIZATION & RESEARCH AREA:

1. Active Review Member of the esteemed Journal of Emerging Technologies and Innovative Research (ISSN: 2349-5162), Member ID: 114477.

2. Active Review Member of the esteemed Journal of Global Entrepreneurship Research published by Springer.

SPECIALIZATION & RESEARCH AREA:

- ❖ Finance & Accounting
- ❖ Entrepreneurship Development
- ❖ Banking Industry
- ❖ Human Resource Management

COURSES / SUBJECTS TAUGHT:

- Financial Accounting
- Management Accounting
- Cost Accounting
- Financial Management
- Operation Research
- Business Mathematics and Statistics
- Research Methodology
- Human Resource Management
- Human Resource planning
- Information System Management

Conference / Seminar/ Webinar/ Workshon Organised:

WORKSHOP/SEMINAR ORGANIZED:

Sl. No.	Title	Organized by	Role in the Event	Date	Funding Authority
1	National Level Webinar on “Challenges of Health, Fitness & Wellness during Covid-19 Era”	Department of Physical Education, Srikrishna College	Co-convener of Organizing Committee	29 th July, 2020.	College Fund
2	One-Day International Webinar on “COVID19 through the Lens of Gender”	Organized by Department of Political Science, Srikrishna College	Co-convener of Organizing Committee	27 th July, 2020.	College Fund
3	One Day Online Lecture Programme on “Relevance of Yogasastra in Contemporary World”	Department of Sanskrit, Srikrishna College.	Co-convener of Organizing Committee	7 th July, 2020.	ICPR sponsored
4	One Day State Level Webinar on “Impact of Covid-19 Pandemic on Education and Employability of Rural	IQAC of Srikrishna College.	Joint convener of Organizing Committee	5 th July, 2020.	College Fund

	Youths”				
5	Two-Day International Webinar on “Relevance of Yogasastra in Modern Context”	Department of Sanskrit, Srikrishna College.	Co-convener of Organizing Committee	3 rd & 4 th July, 2020.	College Fund
6	One day State level seminar on “Impact of GST on Indian Economy”	Department of Commerce, Srikrishna College <i>In collaboration with</i> The Institute of Cost Accountants of India, Kolkata	Member of Organizing Committee	15 th January, 2020	College Fund

WORKSHOP/FDP/ORIENTATION PROGRAMME PARTICIPANT:

1. Participated one month online Faculty Induction / Orientation programme organized by Teaching Learning Centre & Research Development and Service Cell, Ramanujan College affiliated to University of Delhi, 25th June to 24th July, 2020.
2. One day UGC sponsored workshop on “**Research Methodology**” at Department of Commerce of Vidyasagar University, 07th March, 2020.
3. One day UGC sponsored workshop on “**Research Methodology**” at Department of Commerce of Vidyasagar University, 11th February, 2017.
4. 15 days AICTE sponsored workshop on “**Research Methodology and Data Analysis for Social Science and Management**” at IIT Kharagpur, 16th to 30th September 2015.
5. “**Object Oriented Programming Using C++ with a grade of ‘A’**” from IBM.

RESEARCH PAPER PUBLICATION:

Sl. No.	Journal Type	Title of Paper	Authorship	I/N/S	Published in	ISSN/ISBN with Vol. & Issue, Page.	Year
Research Paper published in National and International Journal							
17	UGC Care Listed Group-I	“Educational Status of Tribal People of Jhargram District in West Bengal”	Co-author (2)	National	Indian Journal of Adult Education	ISSN: 0019-5006, Vol.: 82 No.: 1(A), Pp: 01-08.	2021

16	Peer Reviewed Referred Journal	“Socio-economic changes of the Lodha Tribes in the Era of Globalization: A study in the Tribal Village of the Jangalmahal”	Co-author (2)	National	Journal of Medical Science And Clinical Research: IGM Publication (Print & Online Journal)	ISSN: 2347-176X (O) & 2455-0450 (P), Vol.: 09, Issue: 01, Pp: 240-244.	2021
15	UGC Care Listed Group-I	“Evaluating NRHM Intervention in Improving Health Quality of West Bengal”	Co-author (4)	National	KALA: Kala Sarovar	ISSN: 0975-4520, Vol.: 23, No.: 04(XI), Pp: 135-142.	2020
14	UGC listed Journal No: 63975	“Mediating effect of utilisation in the relation between loan services from PSBs and capital formation of MSMEs: a study of Purba and Paschim Medinipur districts of West Bengal”	Co-author (2)	International	Springer open access: Journal of Global Entrepreneurship Research.	ISSN: 2228-7566 (P) 2251- 7316 (O), Impact Factor- 5.87, Vol.: 9, Issue: 57, Pp: 1-16.	2019
13	UGC listed Journal,	“Financial Literacy and Financial Performance: A Study on SVSKP Beneficiaries in the District of Paschim Medinipur”	Co-author (2)	National	JAST -a peer reviewed multidisciplinary research journal.	ISSN: 2395 - 4353, Vol.04 Issue-1, Pp: 38-44.	2018
12	UGC listed Journal.	“Factors Affecting Industrial Relations: An Empirical Study with reference to Power Sector of West Bengal”	Co-author (3)	International	MERC Global’s International Journal of Management,	ISSN: 2321-7278 (P) and ISSN 2321-7286 (O), Vol.:07 Issue: 1, Pp: 34-41.	2019
11	UGC listed Journal No: 44945	“Parameters of Industrial Relation influencing the overall satisfaction with the IR: Evidence from Power Sector of West Bengal”	Co-author (3)	International	Research Review: International Journal of Multidisciplinary.	ISSN: 2455-3085 (O), Impact Factor: 5.164, Vol.: 04 Issue: 5, Pp: 1272-1278.	2019
10	UGC listed Journal No: 63975	“Reliability and Validity Testing of Research Instruments”	Single	International	Journal of Emerging Technologies and Innovative Research (JETIR) -An International Open Access Journal.	ISSN: 2349-5162, Impact Factor- 5.87, Vol.: 04 Issue-12, Pp: 1081-1094.	2017

9	UGC listed Journal No: 48541,	“Effect of Public Sectors Bank’s Loan on Financial Performance as well as in Capital Formation of MSMEs in Districts of East and West Medinipur: Data Screening and Preliminary Analysis”	Single	International	Associated Asia Research Foundation (AARF): International Research Journal of Management and Commerce (IRJMC),	ISSN: 2348-9766, Impact Factor- 5.564, Vol.04 Issue-12, Pp: 171-185.	2017
8	Peer Reviewed Referred Journal	“Non-Performing Assets a Biggest Challenge in Banking Sector- A Comparative Study between India and Bangladesh Banking Sector” DOI: 10.21917/ijms.2017.0084	Co-author (2)	International	ICTACT: <i>Journal on Management Studies (IJMS)- An International publication.</i>	ISSN: 2395-1664 (O), Vol.: 03, Issue: 04, Pp: 620-624.	2017
7	UGC Approved Journal	“Perception on Public Sector Bank Loan in the performance of MSMEs - A study on Purba Medinipur” at	Single	International	<i>Aryabhatta Journal of Mathematics and Informatics</i>	ISSN: 2394-9309 (E) / 0975-7139 (P). (Impact Factor- 5.856). Vol.:09 Issue: 01,	2017
6	Journal	“Effect of Dividend on Share’s Volume, Share’s Turnover and Share’s Trading with special reference to Banking and Auto Industry: An Indian Perspective”	Co-author (2)	International	International Journal of Research in Commerce, IT &Management.	ISSN: 2231-5756, Vol.: 4, Issue: 8, Pp.: 46-50.	2014
5	Journal	“Role of Micro Finance as an Anti-Poverty Vaccine for Rural India”	Co-author (2)	International	ZENITH International Journal of Business Economics & Management Research.	ISSN: 2249-8826, Vol.4 Issue: 6, Pp: 10-17.	2014
4	Conference Proceedings Journal	“Stress Management: An Important Strategy to Improve Performance and Work-Life Balance of Employees”	Co-author (2)	National	SIT Journal of Management Studies	ISBN No.978-81-924140-3-4, Vol.1, No.4, pp.632-639,	2012

Chapter Published in Edited Book

3	Edited Book	“Micro and Small Enterprises and service quality of PSB’s- A study of Murshidabad District”	Single	State	“Dynamic Evaluation of Management Paradigm” Published by Department of Business Administration, Vidyasagar University.	ISBN: 978-93-5258-325-6, Pp: 459-471.	2017
2	Edited Book	“Role of Microfinance Institutions in the Growth of Micro and small Enterprises of Paschim Medinipur: A study”	Single	State	“Financial Inclusion and inclusive Growth” Published by Vidyasagar University.	ISBN: 978-93-5258-522-9., Pp: 459-471.	2015

1	Edited Book	“Expatriation and Repatriation: Challenges of 21st Century and the Remedies in the Context of International Human Resource Management”	Co-author (2)	State	“Management and Global Business Scenario” Published by Haldia Institute of Technology.	ISBN: 978-93-83463-40-4, Pp: 253-260.	2012
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RESEARCH PAPER PRESENTATION:

Sl. No.	Paper Title	Seminar Title	Organized by	Seminar Type	Date
21	“Measuring Relative Effectiveness of NRHM Activities on Health Quality Improvement in West Bengal”	‘Contemporary Issues Development in the Backward Regions of India’	Dept. of Economics, Vidyasagar University, Midnapore, West Bengal.	UGC (SAP, DRS-I) sponsored International Seminar	17 th –18 th February, 2020.
20	“Evaluating NRHM Intervention in Improving Health Quality of Rural Bengal”	‘Contemporary Issues Development in the Backward Regions of India’	Dept. of Economics, Vidyasagar University, Midnapore, West Bengal.	UGC (SAP, DRS-I) sponsored International Seminar	17 th –18 th February, 2020.
19	“Efficiency Measurement of Microfinance Institution In India”	‘Reforms in Financial Institutions and Markets: India and The Globe’	Department of Commerce of Vidyasagar University, Midnapore, West Bengal.	International Conference	6 th March 2020
18	“Livelihood Sustained: Dom Community of West Bengal in Socio-Economic Changes”	“Sustainable Development of Backward Region with special reference to issues of Resource Management in West Bengal”	Department of Economics with Rural Development of Vidyasagar University, Midnapore, West Bengal	UGC (SAP, DRS-I) sponsored International Seminar	27 th & 28 th March 2019
17	Financial Literacy and Financial Performance: A study on SVSKP Beneficiaries in the district of Paschim Medinipur	Integrated Financial Sector Reforms in India	Indian Accounting Association, South Bengal Branch in collaboration with The Institute of Cost Accounting of India, Kolkata.	National Conference	24 th February 2018
16	“No more NPAs to safe Indian Banking System: A study on listed Public and Private Sector Banks in India.”	Frontiers of Infrastructure Finance	Dept. of Management Studies, Indian Institute of Technology, Kharagpur.	International Symposium	14 th and 15 th December 2017
15	“Impact of loan of Public Sector Banks	‘Recent Innovation in	Department of Management, North	International Conference	22 th to 24 th November,

	towards MSMEs- A study of West Bengal with special reference to Purba and Paschim Medinipur Districts”	Management, Accounting, Business and Entrepreneurship’	Bengal University, North Bengal.		2017.
14	“Effect of Public Sector Banks loan on Financial Performance of MSMEs- A study on Purba Medinipur”		Department of Commerce, Vidyasagar University, Midnapore, West Bengal.	International Conference	10 th February, 2017
13	“Role of India’s Social System in Organizational Behavior”	Recent Innovations in Management, Accounting, Business and Entrepreneurship	Department of Business Administration, Vidyasagar University, Midnapore, West Bengal.	UGC sponsored International Seminar	25 th & 26 th January, 2017
12	Measuring Service Quality of Public Sector Banks towards MSMEs in West Bengal”	‘Contemporary issues in Accounting, Finance and Managements’	Department of Commerce, University of Gour Banga, Malda.	National Seminar	9 th March, 2016.
11	Micro and Small Enterprises and service quality of PSB’s- A study of Murshidabad District	Dynamic Evaluation of Management Paradigm	Department of Business Administration, Vidyasagar University, Midnapore, West Bengal.	UGC sponsored International Seminar	4 th and 5 th February, 2016.
10	Role of Microfinance Institutions in the Growth of Micro and small Enterprises of Paschim Medinipur: A study	Financial Inclusion and inclusive Growth	Department of Commerce with Farm Management, Vidyasagar University, Midnapore, West Bengal.	UGC sponsored International Conference	4 th and 5 th February 2016.
9	“Satisfaction level in respect of Compensation packages: A case study on Vidyasagar University”	Changing Dimensions of Business in the new Millennium	Department of Business Administration, Vidyasagar University, Midnapore, West Bengal.	UGC sponsored National Seminar	13 th & 14 th March, 2015
8	“Status of Child labour: An Empirical study the Jalpaiguri district of West Bengal”		67 th all India Commerce Conference, jointly organized by KIIT University in association with Utkal University.	National Conference	27 th -29 th December, 2014.
7	“Evaluation of Financial Performance of UCO Bank in India”	<i>Business in the New Millennium: Emerging Trends</i>	Durgapur IBSA, WB.	4 th All India Conference	20 th -21 th November, 2014.

6	“Expatriation and Repatriation: Challenges of 21st Century and the Remedies in the Context of International Human Resource Management”	‘Social Technological and Economic Paradigms of Management and its Impact on Global Business Scenario’	Department of School of Management and Social Science, Haldia Institute of Technology, Haldia, West Bengal.	International Conference	11 th and 12 th February, 2014.
5	“Effect of dividend on share’s volume, share’s turnover and share’s trading with special reference to banking and auto industry: an Indian perspective”	Current Issues in Finance in Developing Nations	UGC sponsored International Finance Conference	Department of Business Management, University of Calcutta, Kolkata.	17 th & 18 th January, 2014.
4	“Effect of Dividend on Share Prices with Special Reference to Banking and Auto Industry: An Indian Perspective”		Bangalore University, Bangalore, India.	66 th all India Commerce Conference	5 th -7 th December, 2013
3	“Role of Micro-finance as an antipoverty vaccine for rural India”	Microfinance through Self-Help Groups and Women Empowerment	Department of Commerce, Panchmura Mahavidyalaya, Bankura, West Bengal.	UGC sponsored National Seminar	1 st & 2 nd March, 2013.
2	“Health Infrastructure in Rural India: Opportunities and Challenges”		K.B.P. Hinduja college of commerce, Mumbai	65 th all India commerce conference	9 th -11 th November, 2012.
1	“Stress Management: An Important Strategy to Improve Performance and Work-Life Balance of Employees”		Department of Business Administration, SIT Siliguri in association with School of Management & Science, WBUT Kolkata,	National Seminar.	5 th & 6 th October, 2012.

CERTIFICATE OF CONFERENCE PARTICIPATION:

1. Two- days UGC sponsored International seminar on “**Advancement of Management Thoughts and Practices**”, at Vidyasagar University, Midnapore, February 10 & 11 , 2014.
2. One-day Symposium on “**Academy – industry interface: Transforming management thoughts into practice**” organized by Vidyasagar University and Carreograph institute of management studies, at Kolkata on 10th June 2012.

3. Two- days UGC sponsored national seminar on “**Changing Dimensions of Management Practices in India**”, at Vidyasagar University, Midnapore, March 22 & 23, 2013.
4. Two- days UGC sponsored national seminar on “**Contemporary Management Functions for the Growth of the Nation**”, at Vidyasagar University, Midnapore, march 13th& 14th, 2012.
5. A national conference on “**Emerging Markets and Inclusive Growth: a New Perspective “(NCEMIG 2012)”** held on march 2nd& 3rd ,2012 at Fakir Mohan University ,Balasore, Odisha.

IT SKILLS:

- SPSS
- Eviews
- Tally9.0 ERP
- Operating systems- windows 95/98/2000/ XP /2007.
- Packages- MS- office- 2000/XP/ 2003/ 2007/2010.
- Language: C, C++

PERSONAL DETAILS:

Father’s Name: Kader Ali Mondal

1. **Mother’s Name:** Arjina Bibi
2. **Gender:** Male
3. **Citizenship:** Indian
4. **Permanent Address:** S/O- Kader Ali Mondal, Vill- Bilaspur, P.O- Kaliganj, P.S- Jalangi, Dist- Murshidabad, State- West Bengal, India. Pin-742305.

MEMBER OF PROFESSIONAL BODIES:

1. **Life Member of Indian Accounting Association (Membership No.SB-187)**
2. **Life Member of Indian Commerce Association (Membership No: WB-98)**

REFEREES:

1. Dr. Kartick Chandra Paul, Former Professor of Vidyasagar University. E-mail:kcpaul.vu@gmail.com , Contact: 9734593427.
2. Dr. Debdas Ganguly, Professor and Principal, EIILM, Kolkata. E-mail:debdasganguly.hit@gmail.com , Contact: 9433894726.

DECLARATION :

I hereby declare that above information in this application are true, complete and correct to the best of

my knowledge & belief & in the event of any information being found false my candidature is liable to be cancelled.

Place: Midnapore, West Bengal.

Date: 15.02.2021

Yours Sincerely,



(Dr. Sajjil Islam)