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M.A. (Economics), PhD, NET-JRF

Personal Details:

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Education:

- **PhD:** (2014) Microfinance Repayment Performance and Related Issues in Microfinance Institutions Model: An Empirical Examination in the Brahmaputra Valley of Assam, India (Indian Institute of Technology Guwahati)
- **4** M.A in Economics: (2002) 1st Class with Distinction, University of Pune
- **BA in Economics:** (1999) 2nd Class, Gauhati University
- **HSSLC:** (1995) 1st Division, AHSEC, Guwhati
- **HSLC:** (1993) 2nd Division, SEBA, Guwhati
- **UGC NET and JRF:** (2004), UGC, New Delhi

Teaching:

- ✓ Assistant Professor (Stage 1), B.B.K. College, Nagaon, Barpeta (14-08-2010)
- ✓ Assistant Professor (Stage 2), B.B.K. College, Nagaon, Barpeta (14-08-2014)
- ✓ Assistant Professor (Stage 3), B.B.K. College, Nagaon, Barpeta (14-08-2019)

Publications: Journal (Peer Reviewed)

1) Sarma, G.K. (2022), Profitability of Irrigated Agriculture: A Case Study of Paddy Cultivation in Barpeta District, Assam, Journal of Emerging Technologies and Innovative Research, Vol. 9(8), d191-d197

2) Borbora, S. and Sarma, G.K. (2020), Microfinance: Impact on Clients, an Empirical Study. *Review of Integrative Business and Economics Research*, Vol. 9(s1), 1-9.

3) Sarma, G.K. (2018), Impact of Microfinance: An Examination in the North East India, *International Journal of Humanities and Social Science Invention*, Vol.7, No.10, pp1-6.

4) Sarma, G.K. and Borbora, S. (2015), Estimation of Microfinance Demand and Supply: With Special Reference to Assam, *International Journal of Social Sciences and Management*, Vol. 2, pp. 308-311.

5) Sarma, G.K. (2015), Growth of Income Inequality and its Trend in North Eastern States of India, *International Journal of Science and Research*, Vol. 4, No. 7, pp. 2391-2394

6) Sarma, G.K. (2015), Efficiency of Microfinance Institutions and Branch Level Determinants: Empirical Evidence from Assam, India, *International Journal of Economics and Business Research*, Vol. 9, No. 3, pp. 337-354

7) Sarma, G.K. and Borbora, S. (2014), Loan Recovery Performance of Credit Officers in Microfinance Institutions: A Case of Assam, *International Journal of Science and Research*, Vol. 3, No. 9, pp. 675-678

8) Sarma, G.K. and Borbora, S. (2012), Sustainability of Microfinance under Microfinance Institution Model: A Case of Assam. *Finance India*, Vol. XXVII, No. 1 Chapters in Book

1) Sarma, G.K. (2021), *Investing in Adolescent Health: The Status of Assam* in Proceedings of MOMA sponsored National workshop on Awareness campaign on Reproductive Health among the Adolescent Girls of Minority Community under Chenga Block, Barpeta (Assam)

2) S. Borbora and Sarma, G.K. (2017), Agricultural Credit in Assam: A Review of Recent Trends, in Mishra, D.K. and Upadhyay, V. (Eds) *Rethinking Economic Development in Northeast India: The Emerging Dynamics*, Routledge India

3) Sarma, G.K. (2016), Micro-Finance Market and Financial Inclusion, in Vanlalchawna and Lalhriatpui (Eds) *Inclusive Finance in North-East India: Challanges and Prospects*, Concept Publishing Company Pvt. Ltd., New Delhi, pp. 25-44

4) Dutta, M.K. and Sarma, G.K. (2010), Foreign Direct Investment in India in the Post-Liberalization Period: Trends, Challenges and Prospects, in Verama, P., Bhaskaran, P. Bala and Madhani, P.M. (Eds) *Globalization: Opportunities and* Challenges, Wisdom Publication, Delhi, pp. 18-32

<u>Book</u>

1) Sarma, G.K. (2020), Basics of Data Collection and Presentation, Surya Prakash, Guwahati,Assam (ISBN: 9789389474381)

Research Experience

- Drop Out Rate in Elementary Schools and Reasons Thereof (Jan-July, 2008) Principal Investigator: Prof. S. Borbora Role: Project design, data entry and data analysis, report writing along with the other members of the project team.
- Problems of Border Areas in North East India: Implications for Thirteenth Finance Commission (A Block Level Study in the Indo-Bhutan Border) (Nov., 2008-Jan., 2009) Principal Investigator: Prof. S. Borbora Role: Worked as a core team member. Specially involved in project design, data entry and data analysis, report writing along with the other members of the project team.

Participation in Faculty Development Programme

- 1. UGC approved PDP (short term) on Implementation of NEP2020 for University and College Teachers, 12-20 June, 2023, IGNOU.
- Short Term Course on Emerging Areas and Newer Aspects of Research in Social Sciences, Commerce and Management Sciences, 25th April to 1st May 2022, UGC-HRDC, Gauhati University
- 3. One Week Online Short Term Program on Building Capacities of Teachers in Blended Learning, 14th to 19th March, 2022, UGC-HRDC, University of Hyderabad
- 4. ARPIT Refresher Course in Economics, University of Delhi (01-04-2020 to 01-01-2021, Certificate Issue date: 30/06/2020) (Online)
- 5. FDP in Development Research Methodology, July-September, 2019, IIT Guwahati, NPTEL
- 6. Three Days Training of Teachers, UGC NERO (08th -10th August, 2019), Assam Down Town University
- 7. Refresher Course in Disaster Management, UGC-HRDC, NEHU (12-11-2018 to 02/12/2018)

Corporate Responsibilities:

- 1. Coordinator, IQAC, B.B.K. College (2018-19 till date)
- 2. Assistant Coordinator, IQAC, B.B.K. College (2014-15 to 2016-17)
- 3. Assistant Officer in-Charge of Degree Examinations (2016, 2017, 2018, 2019, 2021)
- 4. Assistant Officer in-Charge of HS Examination (2017 & 2018)
- 5. Member, Project Monitoring Unit, B.B.K. College (2018-19 till date)
- 6. Member of Admission Committee (2016-17 to 2022-23)
- 7. Member, Website Committee (2016-17 till date)
- 8. Member, Students Union Election Committee (2014-15 to 2019-20, 2021-22 till date)
- 9. PFMS Agency data approver (2019-20 to 2022-23)
- 10. In charge, Students Union (Portfolio Level) (2015-16 to 2018-19)