

Curriculum Vitae

Dr. Dipika Bhowmik

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OBJECTIVE:

To serve as an academician

EDUCATION:

Ph.D. in Commerce

UGC-NET & JRF (2012)

University of North Bengal, **Master, Commerce (Accounting & Finance Specialization)**

University of North Bengal, **Bachelor, Commerce (Accountancy Honours)**

under the Three Years (1+1+1) Honours System

B.S.F. Senior Secondary Residential School; Kadamtala, **Class XII, CBSE (AISSCE),**

Commerce

B.S.F. Senior Secondary Residential School; Kadamtala, **Class X, CBSE (AISSE)**



TEACHING EXPERIENCE:

Current Employment: **Assistant Professor;** Cooch Behar Panchanan Barma University,
Since March 2018, till date

Past Employment: **Assistant Professor;** North Bengal St. Xavier's College, August
2012 to March 2018
Assistant Professor; Institute of Management &
Entrepreneurship Development (IMED) November 2011 to
July 2012

SCHOLASTIC ACHIEVEMENTS/AWARDS:

- (i) UGC-NET & JRF (2012)
- (ii) Received **Chief Minister's merit scholarship** for pursuing **M.Com.**
- (ii) Acquired **First Class with Distinction** in M.Com. (Accounting & Finance) (University of North Bengal)

RESEARCH INTERESTS: Accounting & Finance

PAST POSITIONS:

- Coordinator of Department of Commerce, Cooch Behar Panchanan Barma University
- Acted as chairperson, PG BOS, Commerce, Cooch Behar Panchanan Barma University
- Acted as chairperson, UG BOS, Commerce, Cooch Behar Panchanan Barma University
- Acted as Joint Convenor in the Two Day National Seminar organized by Department of Commerce & Economics, C.B.P.B.U on 24th & 25th February 2023.
- Acted as Convenor in the Seven Day Workshop organized by Department of Commerce & Economics, C.B.P.B.U from 24th to 30th November 2022.
- Acted as Convenor in the Three Day Workshop organized by Department of Commerce, C.B.P.B.U from 20th to 22nd December 2021.
- Acted as Convenor in the One Day National Seminar organized by Department of Commerce, C.B.P.B.U on 25th January 2021
- Coordinator of Department of Commerce, North Bengal St. Xavier's College
- Member of the Sports Board of North Bengal St. Xavier's College
- Member of the Editorial Board of North Bengal St. Xavier's College
- Member of the NAAC Committee of North Bengal St. Xavier's College
- Member of the Examination Committee of North Bengal St. Xavier's College
- Member of the Magazine Committee of North Bengal St. Xavier's College

DETAILS OF PUBLICATIONS:

Research Papers Published

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
1.	An Empirical Investigation of Service Quality Gaps of Housing Finance Companies in India Page No.: 375388	International Review of Social Sciences and Humanities	P: ISSN NO.: 2250-0715, O: ISSN NO.: 2248-9010 2019	UGC –CARE Approved Journal	1	Yes
2.	Performance of Health Insurance Sector During COVID-19 Pandemic: An Overview of Perception Among Insured Individuals in West Bengal Page No.: 47-51	The Management Accountant	ISSN NO.: 0972-3528 2021	Peer reviewed	1	No
3.	An Empirical Investigation into Stress among Women Entrepreneurs Page No.: 59-69	International Journal of Enhanced Research in Management & Computer Applications	ISSN: 2319-7471 2025	Peer reviewed	2	Yes
4.	Effect of Female Education and Employment on GDP of India using ARDL Model Page No.: 33-41	Introspect	ISSN: 3107-6297 2025	Peer reviewed	2	Yes
5.	Assessing random walk of returns in select stock exchange: Evidence from India Page No.: 39-43	International Journal of Finance and Commerce	ISSN: 2664-715X 2025	Peer reviewed	2	Yes
6.	Evaluating Fair Practices Code Compliance in India's Housing Finance Sector: A Comparative Study of Banks, HFCS, Borrowers' & Lenders' Perception Page No.: 35-45	International Journal of Advances in Business and Management Research	ISSN: 2584-1718 2025	Peer reviewed	-	Yes

7.	Housing Cooperatives In India: Awareness, Training Gaps, and the Need for Strategic Revitalization in Affordable Housing Page No.: 1-6	International Journal for Multidisciplinary Research	ISSN: 2582-2160 2025	Peer reviewed	-	Yes
8.	Influence of Financial Development, Foreign Direct Investment and Trade Openness on Economic Growth: Evidence from Selected BRICS Countries Page No.: 50-69	ANWESHAN, University of North Bengal	ISSN: 2321 0370 2024	Peer reviewed	2	Yes

Publications other than Journal Articles

Sl. No.	Title of the publication with page no. and year of publication	Name of the of publisher	ISBN No.	No. of Co-author	Whether you are the main author
1.	Analysis of Financial Health of Health-Care Sector: A Granger Causality Approach, Page No.: 336-343, Year 2021	Emerging Issues in Finance & Management	ISBN: 978-93-88866-55-2	2	Yes
2.	Efficacy of Online Learning System: Perception of Students in COVID-19 Pandemic Period. Year 2021	Impact on Coviud-19 on Education, Entertainment and engagement. New Delhi: Regal Publications	ISBN: 978-93-92927-09-6	2	Yes
3.	Borrowers' Awareness Expectations and Perceptions of Services Rendered by Housing Finance Companies Page No.: 153-168, Year 2024	Finance and Human Resource Management Issues and Imperatives, A Mittal Publication	ISBN: 978-93-59996-34-9	-	Yes

COUSRES/PROGRAMME/CONFERENCE/SEMINAR/WORKSHOPS ATTENDED:

- Completed 13 days Refresher Course in Business Studies Organized by UGC – MMTC, Rashtrasant Tukadoji Maharaj Nagpur University from 9th to 21st June, 2025
- Completed 5 days Research Methodology Workshop on Time Series and Panel Data Analysis Organized by Dept. of Commerce, University of Calcutta from 9th to 13th December, 2024
- Completed 6 days Short Term Course on Research Methodology Organized by MMTTC-UGC-University of Mumbai from 2nd to 7th June, 2025
- Completed 8 days Short Term Course on Entrepreneurship and Sustainable Business Organized by UGC – MMTC-University of North Bengal from 6th to 13rd August, 2026
- Completed 14 days UGC sponsored Refresher Course organized by the University of Calcutta from 12th to 25th March 2021.
- Participated in Online Faculty Development Programme on Business Data Analysis using R Software organized by Tripura University from 22nd to 26th September 2020.
- Participated in two-day workshop on Optimization Techniques in Business and Structural Equation Modeling organized by the University of North Bengal on 21st and 22nd February 2020.
- Participated in Six Day Faculty Development Program on E-Learning and Development in the Digital Era organized by Adamas University from 25th to 30th May 2020.
- Participated in Two Week Faculty Development Program on Research Methodology organized by GAD TLC of MHRD & IAA South Bengal Branch from 20th to 30th June 2020.
- Completed 21 days UGC sponsored Orientation Programme organized by the University of North Bengal from 7th to 27th January 2020.
- Participated in the workshop on Education and Research in Business Studies and Management, Opportunities and Challenges organized by the University of North Bengal on 28th February 2019.
- Participated and Presented paper entitled Service Quality in Housing Finance: An Empirical Investigation into the Expectation-Perception Gaps of Borrowers in the 14th International Conference in Accounting & Finance organized by IAARF on 5th and 6th January 2019.
- One Week Workshop on Application of Statistical Softwares in Social Science Research organized by University of Gour Banga during 18-24 January 2017.
- Participated in Faculty Development Programme organized by SWBJCPA on 11th and 12th September 2015.
- National seminar on “Climate Changes: Opportunities & Threats”
- Participated in the Annual Conference cum workshop on “International Financing Reporting Standard (IFRS)
- Participated and Presented paper entitled Understanding the Impact of Borrowers’ Awareness on Expected and Perceived Service Regarding Housing Loan in the

International Conference on Environment, Social and Governance Issues, Imperatives and Contemporary Business Perspectives, organized by Dept. of Commerce, University of North Bengal on 15th – 16th March, 2024

- Participated and Presented paper entitled Random Walk and Market Efficiency in Emerging Stock Market: Evidence from Indian Stock Market in the National Conference on Emerging Issues in Accounting, Finance and Management, organized by St. Xavier's University, Kolkata and Indian Accounting Association, Kolkata on 26th July, 2025
- Participated and Presented paper entitled Role of Pradhan Mantri Mudra Yojana in Promoting Entrepreneurial Financing: Evidence from Selected Districts of North Bengal in the International Conference on Challenges in Entrepreneurship, Tourism and Environmental Management by Business, organized by Dept. of Commerce, University of North Bengal on 26th – 27th February, 2026
- Participated and Presented paper entitled An Empirical Study of Pradhan Mantri Mudra Yojana's Role in Promoting Entrepreneurship and Financial Inclusion in North Bengal in the International Conference on Decentralized Finance, Cryptocurrency and Fintech: Enroute to Viksit Bharat @2047, organized by St. Xavier's University, Kolkata and Kolkata Bishannagar Society for Academic Advancement, Kolkata on 13th June, 2026

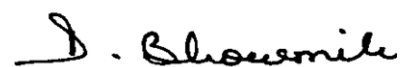
MEMBERSHIP OF LEARNED SOCIETIES:

- Indian Accounting Association Research Foundation
- Commerce Alumni Association of University of North Bengal
- Kolkata Bidhannagar Society for Academic Advancement
- All India Association for Christian Higher Education

INVITED LECTURES DELIVERED/ACTED AS RESOURCE PERSON:

- Delivered lectures on Entrepreneurship Development Management at Skill Development Centre, Sidho-Kanho-Birsha University.
- Delivered lectures on Working Capital Management at Department of Management, Raiganj University.
- Resource Person in the Workshop on UG & PG Syllabus organized by Cooch Behar Panchanan Barma University.

I declare that all statement made and particulars given above are true, complete and correct.



Signature