



SHANTANU GHOSH

ASSISTANT PROFESSOR & HEAD, DEPARTMENT OF COMMERCE,
MUGBERIA GANGADHAR MAHAVIDYALAYA



OBJECTIVE

I believe in growth from collaborations. As an aspirant of academia, I would be glad to nourish my students and colleagues through knowledge disseminations with best of my capacity. I would be happy to share my excellence towards the growth of my students, peers and the society at large and will simultaneously attempt to drive through the estimated milestones of my career ahead.

SKILLS

I can resist time pressures and deliver quality output through smart work. This probably is one of the important USPs that I may offer.

EXPERIENCE

ASSISTANT PROFESSOR & HEAD • MUGBERIA GANGADHAR MAHAVIDYALAYA • 1ST DECEMBER, 2023 - ONGOING

Presently working as an Assistant Professor and Head in the Department of Commerce, Mugberia Gangadhar Mahavidyalaya, Bhupatinagar.

GUEST FACULTY • UTKAL UNIVERSITY • 20TH FEBRUARY, 2023 - 29TH NOVEMBER, 2023

Previously was working as a guest faculty in the Department of Commerce, Utkal University, Bhubaneswar.

SENIOR RESEARCH FELLOW • VIDYASAGAR UNIVERSITY • 27TH AUGUST 2019 - 20TH FEBRUARY, 2023

Published seven research articles in the journals and two chapters in edited book from reputed publishers like Wiley, Springer, Emerald and Inderscience indexed in SCOPUS, Web of Science, ABDC and many others during this period.

TRAINEE (FINAL GROUP) • THE INSTITUTE OF COST ACCOUNTANTS OF INDIA • 25TH MARCH 2019 - ONGOING

Practicing the maintenance of accounts and filling of returns both income tax and GST in the Kharagpur Chapter, The Institute of Cost Accountants of India.



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EDUCATION

DOCTOR OF PHILOSOPHY (PH.D. IN COMMERCE) • 2024

Awarded Ph.D. on 6th August, 2024. Defended the thesis entitled 'Financial Inclusion - A Drive Towards Achieving the Sustainable Development Goals'.

MASTER OF PHILOSOPHY (FINANCE) • 2019 • VIDYASAGAR UNIVERSITY

Secured an 85.6 percentage score and stood 1st in the university rankings. Defended the dissertation titled "Financial Inclusion - A study on how inclusive the countries are within Eurasia".

CMA (INTERMEDIATE) • 2018 • THE INSTITUTE OF COST ACCOUNTANTS OF INDIA

Qualified both the groups at the intermediate level in successive attempts with an average score of 62 percent. Had scored 60 above marks and was eligible to claim exemption in 7 out of 8 papers.

MASTER OF COMMERCE (ACCOUNTS AND FINANCE) • 2017 • VIDYASAGAR UNIVERSITY

Secured an 81.6 percentage score and stood 3rd in the university rankings.

BACHELOR OF COMMERCE (ACCOUNTANCY HONOURS) • 2015 • VIDYASAGAR UNIVERSITY

Secured a 64.13 percentage score and stood 2nd in the college rankings.



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COMPETITIVE EXAMINATIONS QUALIFIED

UGC NET-JRF in Commerce in 2019

UGC NET-LS in Commerce in 2018

WBCSC SET in Commerce in 2018

PUBLICATIONS

- Ghosh, S., Sahu, T. N., & Mallik, G. (2025). *Financial Inclusion: A Drive Towards Achieving the Sustainable Development Goals*. (Sustainable Development Goals Series). Palgrave Macmillan. <https://doi.org/10.1007/978-981-95-3385-5>
- Ghosh, S., Sahu, T. N., Mallik G. (2023). Does Financial Inclusion Stimulate India's Economy: A Panel Data Analysis. *Journal of Public Affairs*. Online article no. e2891 <https://doi.org/10.1002/pa.2891>
- Ghosh, S., & Sahu, T. N. (2023). Targeting zero hunger to ensure sustainable development: Insights from a panel structure. *Sustainable Development*. 31 (4), 2814-2825. <https://doi.org/10.1002/sd.2549>
- Ghosh, S., & Sahu, T. N. (2022). Financial Inclusion, Output Growth and Poverty Alleviation - Exploring the alliance in a panel TSLs setup. *Arthabeekshan*, 31 (3), 82-105. <https://www.arthabeekshan.com/Artha%20Beekshan,%20Dec%202022.pdf>



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- Ghosh, S., & Sahu, T. N. (2022). How far productivity is relevant in explaining financial inclusion across the states of India? An empirical investigation. *Global Business and Economics Review*, 26 (4), 417-435. <https://dx.doi.org/10.1504/gber.2022.10042130>
- Ghosh, S. and Sahu, T. N. (2022). Financial Inclusion - A measurement and comparative analysis of countries from Europe and Asia. In Mukherjee, P. (Ed.), *Revisiting the Indian Financial Sector* (pp. 37-60). Springer.
- Ghosh, S. and Sahu, T. N. (2021). Financial Inclusion - A measurement and introspection of countries from Eurasia. In Khan, T.L. (Ed.), *Recent Developments in Financial Institutions and Markets* (pp. 60-69). Department of Commerce, Vidyasagar University.
- Ghosh, S., & Sahu, T. N. (2020). Financial inclusion and economic status of the states of India: An empirical evidence. *Economic Notes*, 50 (2). <https://doi.org/10.1111/ecno.12182>
- Ghosh, S. and Sahu, T.N. (2020). How financially inclusive the Asian's are - An empirical analysis, *Rajagiri Management Journal*, 14 (1), 49-69. <https://doi.org/10.1108/ramj-01-2020-0003>
- Ghosh, S. (2017). Electoral Bonds - An Innovative Step towards Transparency. *Business Spectrum*, VII (2), 68-75



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WORKSHOP/ STC/ FDP'S ATTENDED

- Attended workshop on “Time Series and Panel Data Analysis” organized by Ramanujan College, University of Delhi, New Delhi, India.
- Attended workshop on “Advanced Research Methods and Data Analysis Techniques” organized by Dr. BR Ambedkar National Institute of Technology, Jalandhar, Punjab, India.
- Attended workshop on “Research Methodology” organized by Doon University, Dehradun, India.
- Attended the short-term course on “Financial and Social Inclusion” organized jointly by the Indian Institute of Technology, Kharagpur and the University of Waikato, New Zealand.
- Attended workshop on “Basic Applied Financial Econometrics and Business Analytics” organized by the University of Kerala.
- Attended workshop on “Emerging Financial Management and Accounting Techniques” organized by the University of Burdwan.
- Attended workshop on “Data Analytics: Tools & Techniques” organized by the School of Management studies, University of Hyderabad.
- Attended workshop on “Data Analytics: Tools & Techniques (Advanced)” organized by the School of Management studies, University of Hyderabad.



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- Attended workshop on “Emerging Financial Management and Accounting Techniques (Advanced)” organized by the University of Burdwan.
- Attended workshop on “Data Analysis using Econometric Models” organized by the Central University of Tamilnadu.

SEMINAL WORKS

- Paper presented on “Electoral Bonds - An Innovative Step towards Transparency” in UGC Sponsored International Conference on Research and Innovation in Finance (ICRIF) 2018, organized by the Department of Commerce, Vidyasagar University.
- Paper presented on “GST - An Indirect Tax in Pursuit of Broadening Tax Base” in National Conference on Integrated Financial Sector Reforms in India, organized by IAA, South Bengal Branch and Directorate of Advance Studies, ICWA.
- Paper presented on “Financial Inclusion - A Measurement and Comparative Analysis of Countries within Eurasia” in Finance and Economics Conference (FINECON) 2019, organized by International Management Institute (IMI), Kolkata.
- Paper presented on “How Financially Inclusive the Asians are - An Empirical Analysis” in 72nd All India



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Commerce Conference of Indian Commerce Association (ICA) 2019, organized by Kalinga Institute of Industrial Technology (KIIT) in association with Indian Commerce Association (ICA).

- Paper presented on “Microfinance, Employability and Economic Transformation: A study on selected borrowers in West Bengal” in 72nd All India Commerce Conference of Indian Commerce Association (ICA) 2019, organized by Kalinga Institute of Industrial Technology (KIIT) in association with Indian Commerce Association (ICA).
- Paper presented on “Financial Inclusion - An Empirical Analysis of the Nations from Asia” in UGC-SAP (DRS-II) Sponsored National Conference on Trade, Investment and Finance 2020, organized by the Department of Economics, University of Kalyani.
- Paper presented on “Disparity in Financial Inclusion across the Regions of India - An Empirical Evidence” in 11th ECONference (International) 2020 on Contemporary Issues on Development, organized by the Department of Economics, University of Burdwan.
- Paper presented on “Financial Inclusion and Economic Status of the States of India - An Empirical Evidence” in UGC-SAP (DRS-1) Sponsored International Seminar on Contemporary Issues of Development in the Backward Regions of India, organized by the Department of Economics, Vidyasagar University.
- Paper presented on “Financial Inclusion - An Evidence of



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Inequality across the Regions of India” in 40th Annual National Conference on Analyzing the Growth Trajectory of Indian Economy: Productivity, Efficiency, Employability & Equity, organized by the Bengal Economic Association (BEA) in collaboration with the Department of Economics, Bethune College, Kolkata.

- Paper presented on “Financial Inclusion - A Measurement and Comparative Analysis of Countries from Eurasia” in International Conference on Reforms in Financial Institutions and Markets: India and the Globe, organized by the Department of Commerce, Vidyasagar University.
- Paper presented on “Does Productivity Impact Financial Inclusion? An investigation of links in a panel data setup across the states of India” in International Conference on Changing Landscapes in Business, Finance and Economy: A Global Perspective, 2021, organized by the Department of Commerce in collaboration with IQAC, Sidho-Kanho-Birsha University.
- Paper presented on “Financial inclusion, Output growth and Poverty alleviation - Exploring the alliance in a panel TSLs setup” in National Conference on Transformation of the Indian Economy, organized jointly by the Bengal Economic Association and the Department of Economics, Vidyasagar University.
- Paper presented on “On the way to achieve zero hunger - A panel data analysis” in National Seminar, organized by the Department of Economics, Heramba Chandra College.



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- Paper presented on “On the way to achieve zero hunger - A panel data analysis” in National Seminar, organized by the PG Department of Commerce, Utkal University in association with Indian Accounting Association, Bhubaneswar Branch.

AWARDS AND ACCOLADES

Brilliant Performance Award (Regional Topper) in National Accounting Talent Search 2016-17 (Senior Level) conducted by Indian Accounting Association.

DECLARATION

The information mentioned above is true and correct to the best of my knowledge.

Date: March 24th, 2026

Place: Bhupatinagar

Signature



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