

Silver Jubilee Closing Ceremony (1992-2017)
Department of M.Com
ICSSR Sponsored National Seminar
on
Financial Services in India: Emerging Issues and Trends
Organised by: Dept. of M.Com, Gauhati Commerce College
Date: 21st and 22nd March 2018

Sub- Theme: Growth and Challenges of Financial Services Industry in India

Technical Session-1 (A), Venue: 1

Date: 21st March, 2018 Time: 11.00 AM

Sl. No	Title of the Paper	Name & Designation of Author (s)
1	MAJOR ISSUES IN THE FAST DEVELOPING INDIAN FINANCIAL SYSTEM	MdSadikurRahman Moirabari College Moirabari,Dist- Morigaon
2	EMERGING ISSUES AND TRENDS IN FINANCIAL SERVICES IN REFERENCE TO THE STATE OF ASSAM	Suman Das, Alumni, M.Com Dept., Gauhati Commerce College
3	Financial Capability building efforts of Financial Institutions through Financial Literacy - A study on Nalbari Town of Assam	TandraleemKashyap Research Scholar, Dept. of Commerce Assam University, Diphu Campus
4	Social Entrepreneurship – A Tool to Facilitate Financial Inclusion in Assam	Rajdeep Deb Research Scholar Department of Commerce, North Eastern Hill University Shillong 793022, Meghalaya
5	Study of Financial inclusion through Payment Banks in India: A comparative analysis of India Post Payment Bank and Airtel Payment Bank	Mridul Medhi M.com 4th Semester Gauhati University
6	ROLE OF PAYMENT BANKS IN FINANCIAL INCLUSION	DikshyaSaikia, M.Com, NET, Teaching Assistant Royal School of Commerce, The Assam Royal Global University, Betkuchi, Guwahati-35
7	A COMPARATIVE STUDY ON HOUSING FINANCE WITH SPECIAL REFERENCE TO SBI AND HDFC BANKS IN GUWAHATI CITY	DURLAV KUMAR BARMAN Assistant Professor, Department of Commerce, AryaVidyapeeth College, Guwahati
8	A BRIEF STUDY ON THE ROLE OF INDIAN POSTAL SERVICE SECTOR IN FINANCIAL INCLUSION WITH SPECIAL CONSIDERATION TO INDIA POST PAYMENTS BANK (IPPB)	AFSANA SULTANA Assistant Professor, Department of Commerce, AryaVidyapeeth College, Guwahati DEEPANWITA PUSHILAL Ex-student, Department of Commerce,K.C.Das Commerce College, Guwahati
9	Prospects of Public-Private-Partnerships in growth of Financial Services Sector in India	Kishore Kumar Borah CMA (Pursuing) B.E. Manager-Infra TransBiz Associates Private Limited 53, Pension Para Lane, Silpukhuri, Guwahati-03

10	The Impact of Financial Inclusion: Business Opportunity and Social Responsibility in the Indian Market	Mr. Nayan Talukdar Assistant Professor cum HOD, Department of Management and Commerce, Asian Institute of Management and Technology (AIMT) Dr. Utpal Deka Assistant Professor, Krishna Kanta Handiqui State Open University
11	FINANCIAL INCLUSION: ITS ISSUES AND PROSPECTS WITH SPECIAL REFERENCE TO GUWAHATI, KAMRUP (METRO)	Ms. Shirin Yasmin and Ms. Anee Bhattacharyya M.Com 4 th semester, Gauhati Commerce College
12	Management of Non-performing Assets and Challenges of Assam Gramin Vikash Bank – A study on Maligaon Branch AGVB	SABITA BHAGABATI Faculty, Department of Accountancy West Guwahati Commerce College Boripara, Guwahati-12
13	1) DETARIFFICATION- A PARADIGM SHIFT POST LIBERALISATION IN NON-LIFE INSURANCE INDUSTRY IN INDIA	Dr. Seema Sharma, Associate Professor, Dept. of Management, Assam downtown University, & Dr. Sweta Sharma, Assistant Professor, Dept. of Accountancy, Gauhati Commerce College, Guwahati.
14	Financial Inclusion and Women Entrepreneurs: A BTAD, Assam's Perspective	Kripanjali Pradhani: Research Scholar, Assam University, Silchar & Dr. Soma Roy Dey Choudhury 1. 2. Assistant Professor, Assam University, Silchar
15	PMJDY- A push towards financial inclusion in India	Nazreen Parveen and Mayurakshi Chakrabarty

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Sub- Theme: Growth and Challenges of Financial Services Industry in India
Technical Session-1 (B), Venue: 2
Date: 21st March, 2018 Time: 11.00AM

Sl. No.	Title of the Paper	Name & Designation of Author (s)
1	FINANCIAL INCLUSION UNDER PRADHAN MANTRI JAN DHAN YOJANA AND SATISFACTION LEVEL OF PEOPLE WITH SPECIAL REFERENCE TO GUWAHATI CITY	Chandra Kr Chetry, Assistant Professor, (NERIM Group of Institutions) & Rashmi Das ¹ M.Com 3 rd Semester, K.C Das Commerce College
2	FINANCIAL SERVICES: OPPORTUNITIES AND CHALLENGES OF INDIAN POST IN THE NORTH-EASTERN REGION OF INDIA	J.B.Deka Assistant Professor, Head of Department, BinitaSingha Assistant Professor, NERIM Group of Institutions
3	BEHAVIORAL FINANCE AND IT'S IMPACT ON INVESTMENT DECISION MAKING- RECENT DEVELOPMENTS IN INDIA	Dr.SampurnaBhuyan Assistant Professor Department of Business Administration GirijanandaChowdhury Institute of Management and Technology
4	“A Study on Transformation of Rural Areas into Cashless Economy with special reference to Chhaygaon Block of Kamrup (R) District”	Vijay Kumar Sharma &Sardha Sharma Student Department of Commerce NERIM Commerce College
5	Growth and Challenges of Micro Insurance in India	<i>Shantosree Dutta and Parag Shil</i> <i>Research Scholar, Department of Commerce, Assam University, Silchar - 788011.</i> <i>Assistant professor (Stage – III), Department of Commerce, Assam University, Silchar -788011</i>
6	Impact of Financial Inclusion among Daily Wage Workers-A Case Study in Moran Tea Estate	Rajashree Gogoi Borgohain , Research Scholar, Department of Commerce, Assistant Professor, Centre for Management Studies, Dibrugarh University
7	IMPACT OF PRADHAN MANTRI JAN DHAN YOJANA ON FINANCIAL INCLUSION OF TEA GARDEN LOABOUR COMMUNITY: A CASE STUDY IN SAPEKHATI BLOCK OF CHARAIDEO DISTRICT	SONDEEP DEY STUDENT, DEPARTMENT OF COMMERCE, GAUHATI UNIVERSITY
8	Importance of Financial Education in using various Financial Services- A Study on Some SelectedofBank Customers of Dibrugarh Town	Pankaj Sahu & Munmi Bordoloi Research Scholar Dibrugarh University
9	Small Finance Banks- A New Era in Indian Financial	Manoj Khaund

	System	Research Scholar, North Eastern Hill University, Tura Campus
10	“A Study On The Awareness and Perception of Mutual Fund Investment among the government employees with Special Reference to Bamunimaidan Area in Guwahati City.”	ARCHANA HALOI Assistant Professor, Department of Commerce, Institute of Strategic Business Management (ISBM), Uzanbazar, Guwahati
11	The role of financial inclusion in Indian economy	JatinBasumatary Assistant Professor, Dee Bee Commerce & Management College, Chandrapur Ghy-150 (Kamrup)
12	"FUND BASED FINANCIAL SERVICE AND ITS PRESENT SCENARIO IN COMMERCIAL BANKS: A CASE STUDY ON STATE BANK OF INDIA"	BhaskarAcharjyaDeka Assistant Professor , Department of Commerce Guwahati College , Bamunimaidan, Guwahati Kamal Lochan Das Assistant Professor , Department of Commerce Guwahati College , Bamunimaidan, Guwahati
13	PUBLIC PRIVATE PARTNERSHIP MODEL IN INDIA : GROWTH AND CHALLENGES	MRIDUSMITA GOSWAMI, STUDENT, GAUHATI UNIVERSITY
14	Role of Self Help Groups in Financial inclusion: A study in Bathan village of Kamrup District of Assam	UrmilaNath, MA in Economics &NabajyotiDeka, MA in Economics
15	A Study on Savings and Investment habit of Post Graduate Students of Department of Commerce (Dibrugarh University)	PriyamGoswami& Victor Sagar Das, Research Scholar, MPhil Commerce, Dibrugarh University

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Sub- Theme: Foreign Investment and Collaborations in Financial Service Industry

Technical Session-1 (C), Venue: 3

Date: 22nd March, 2018 Time: 10.30 AM

Sl.No	Title of the Paper	Name & Designation of Author (s)
1	Financial Inclusion through Social Security Schemes in Naduar Block of Sonitpur District	Purnima Newar, Research Scholar Department of Commerce, Dibrugarh University
2	Perceived Risks Associated with Internet Banking: An Analytical Study among Consumers in Guwahati City	Dr. Bidisha Lahkar Das Asst. Prof., Deptt of BBA, Gauhati Commerce College Dr. Arpita Sharma Nath Asst. Prof., Deptt of Commerce, Darrang College, Tezpur
3	SOCIALLY RESPONSIBLE INVESTMENT BEHAVIOUR (SRI) – A SYNOPSIS LOOK.	Dr. Suparna Ghosh Assistant Professor Department of Commerce, Gauhati University & Dr. Angana Borah Assistant Professor Department of Commerce, Gauhati University
4	A STUDY ON THE AWARENESS OF CROSS SELLING AMONG URBAN PEOPLE IN GUWAHATI CITY- WITH SPECIAL REFERENCES TO STATE BANK OF INDIA	SUSHMITA PAUL Ex-student, Department of Commerce, NERIM Commerce College, Guwahati KALLOL BHATTACHARYA Department Assistant Professor of Commerce, Arya Vidyapeeth College, Guwahati
5	Innovations in Indian Banking Sector – use of Technological Products and its Impact on Senior Citizen	Isha Bora, Assistant Professor Department of Commerce BMBB Commerce College Bharalumukh, Guwahati- 781009 & AsfaPravin Alumni, Gauhati Commerce College
6	A STUDY ON THE IMPACT OF MOBILE BANKING AMONGST CONSUMERS OF STATE BANK OF INDIA IN GUWAHATI CITY	PRIYANKA MITTAL & Nabajyoti Barman Assistant Professor Department of Commerce St. Xavier's College Rajgarh, Guwahati-781003
7	A STUDY ON CUSTOMER'S AWARENESS ABOUT YONO APP: WITH SPECIAL REFERENCE TO	Diksha Dhar M.Com 4 th Semester, Gauhati Commerce College

	STATE BANK OF INDIA CUSTOMERS IN GUWAHATI CITY	
8	FINANCIAL LITERACY: AN ESSENTIAL TOOL FOR FINANCIAL INCLUSION OF SMALL BUSINESS WOMEN ENTREPRENEURS	EshaChetri & Rubi Das Faculty, Icon Commerce College
9	A study on the Customer Response Towards Mobile Banking with special reference to Greater Guwahati	JOYDEEP TALUKDAR M.COM, B.Ed, PGDBFS
10	Financial Scams in India and the Road Ahead	SasankaBujarBaruah M.Phil Scholar, Department of Commerce Rajiv Gandhi University, Doimukh, Arunachal Pradesh
11	RECENT INNOVATIONS IN THE PRIVATE BANKING SECTOR WITH SPECIAL REFERENCE TO HDFC BANK	Ms. Krishangee Kalita Assistant Professor, Asian Institute of Management and Technology, R.G Barooah Road, Guwahati
12	MOBILE BANKING AS A TOOL OF FINANCIAL INCLUSION	Neena Sarma & Minhaz Sabiha Osmani Assistant Professor, Department of M.Com, Gauhati Commerce College Guwahati, Assam
13	Unethical Relationship Marketing Practices of select Financial Services.	GargiSarma Assistant Professor, K.C.Das Commerce College, Guwahati &LikhanRabha Student, M.com 4th Semester , K.C.Das Commerce College, Guwahati
14	The Scenario of Financial Exclusion with reference to Agricultural Insurance	Saswati Goswami, Student of M. Com, 4 th Semester, Gauhati Commerce College,
15	A Journey from Cash to Cashless Rural Economy in India: The Road Ahead	Dr.Ruchi Todi Assistant Professor, Dept.of M.Com. Gauhati Commerce College Guwahati,Assam Hemanta Acharya M.com. 4 th semester student Gauhati Commerce College

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Financial Services in India: Emerging Issues and Trends

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Date: 21st and 22nd March 2018

Sub- Theme: Emerging Technological Innovations in Financial Services

Technical Session-2 (A), Venue: 3

Date: 21st March, 2018 Time: 11.00 AM

Sl. No.	Title of the Paper	Name & Designation of Author (s)
1	A STUDY ON CUSTOMER AWARENESS AND USAGE OF E-BANKING TRANSACTIONS THROUGH MOBILE PHONES WITH SPECIAL REFERENCE TO GUWAHATI CITY	ABHINANDAN DUTTA Assistant Professor, Department of Commerce, AryaVidyapeeth College, Guwahati
2	A Study on SWOT analysis of Internet Banking in India	Dipankar Das Research Scholar, Department of Commerce, Assam University, Silchar Dr.Biswajit Paul Alumni of Department of Commerce, Assam University, Silchar
3	Mutual Fund: A way to own a string of Blue Chips as emerging trends in the Indian Financial Service Sector	Bishwajit Baishya ¹ Asst. Proff. NarengiAnchalikMahavidyalaya, Narengi, Guwahati -171 Hemanta Kalita ² Asst. Proff. B.M.B.B. Commerce College, Bharalumukh, Guwahati
4	A Study on Technical Efficiency of Select Branches of Assam GraminVikash Bank	Dr.AyekpamIbemchaChanu Assistant Professor (Sr.), Department of Commerce, Assam University Diphu Campus Shibu Das Research Scholar Department of Commerce, Assam University, Diphu Campus
5	Modern Banking Services Offered- A Study on SBI and HDFC in Silchar Town	Jitesh Kumar Surana, Research Scholar (M.Phil), Dept-Commerce, Assam University, Silchar &Dr. Ram Chandra Das, Assistant Professor, Deptt-Commerce, Assam University, Silchar
6	Opportunities and Challenges in Adoption of FinTech: Consumer's Perspective	Dr.Devajeet Goswami, Assistant Professor, Department of Commerce Krishna KantaHandiqui State Open University, Guwahati
7	Technological transformations curving new horizons to the financial services sector in India	Rajlakshmi Das Assistant Professor Department of Commerce (Management) NarangianchalikMahavidyalaya, Narengi, Guwahati
8	THE ELECTRONIC BANKING REVOLUTION IN INDIA – A STUDY	Bhaswati Borah &Dr.Kasturi Bora Assistant Professors, NEF Law College, Guwahati
9	Technological development in Banking sector in India	Manashi Kalita Baruah Research scholar, Gauhati University & Prakash Borah Student, Gauhati University
10	Crowd funding-the Emerging Concept	DipankarMalakar Asst. Professor, Department of Commerce K KHandiqui State Open University,Guwahati, Assam
11	Intelligence Banking- The Future of Non-Human	KaberiBezbarua

	Capabilities	Assistant Professor Department of Accountancy Gauhati Commerce College Guwahati-21
12	Frauds in Indian Banking: Trends, Effect and Cures	Muhammad Shahbaz and Neha Tiwari M.Com, Gauhati Commerce College, Assam
13	Implications of Banking Ethics on Customer Satisfaction	Dr. Sumeet Dastidar Assistant Professor, Department of M.Com, Gauhati Commerce College, Guwahati
14	A study on the impact of Core Banking System on customers: With special reference to the customers of State Bank of India in Guwahati city	Bidisha Borah and Ankita Das M.Com 4th semester, Gauhati Commerce College
15	A STUDY OF SOCIAL AND ETHICAL ISSUE OF PRIVATE SECTOR BANK WITH SPECIAL REFERENCE TO ICICI BANK IN GUWAHATI CITY	Shompy Das M.com 4th semester Gauhati Commerce college

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Sub- Theme: Growth and Challenges of Financial Services Industry in India

Technical Session-2 (B), Venue:4

Date: 21st March, 2018, Time: 11.00AM

<i>Sl. No.</i>	<i>Title of the Paper</i>	<i>Name & Designation of Author (s)</i>
1	Recent Trends of Mutual Funds in India: An Empirical Analysis	Dr Rajat Sharmacharjee Assistant Professor Department of Commerce , Assam University ,Silchar Md Abdul Ahad Borbhuiya Student , M.Com 4 th Semester Department of Commerce, Assam University ,Silchar
2	IMPACT OF INNOVATIONS ON TRADITIONAL BRICK AND MORTAR BANKING IN INDIA	Dipti Sitola Assistant Professor, Department of Commerce LOKD College,Dhekiajuli,Assam
3	Accessibility and Use of Cashless Banking Services: A Study on select Retail Outlets in Guwahati.	Mriganka Shekhar Pathak Research Scholar Guwahati University.
4	BUSINESS ETHICS IN BANKING SECTOR IN INDIA	Akshi Dutta Faculty of NEF Law College
5	“CHALLENGES OF CUSTOMER SERVICE POINT, UNDER STATE BANK OF INDIA KIOSK BANKING MODEL: IN REFERENCE TO SBI BRANCH GOSSAIGAON”	Jyotishmoy Roy, Alumni, M.Com Dept., Gauhati Commerce College (Batch 2015-17)
6	Innovations in Banking Service: Growth, prospect and challenges of mobile banking in Jagiroad.	FarhanaYashmin Assistant Professor Department of Commerce Jagiroad College, Jagiroad 782410 Morigaon, Assam & SangeetaDeka Assistant Professor Department of Commerce Jagiroad College, Jagiroad 782410 Morigaon, Assam
7	“Mobile Banking: The Revolution in Digitalization of Financial Services with Special Reference to State Bank of India”	Anjali Devi Research Scholar, Department Of Commerce, Gauhati University, Guwahati
8	CONSUMER PERCEPTION ON TECHNICAL INNOVATIVE BANKING SERVICE: A STUDY OF STATE BANK OF INDIA IN ARUNACHAL PRADESH	Miss Chello Lima Research Scholar, Dept. of Commerce, Rajiv Gandhi University, Arunachal Pradesh and Prof.R.C. Parida Professor, Dept. of Commerce, Rajiv Gandhi University, Arunachal Pradesh
9	CHALLENGES OF INNOVATIONS IN FINANCIAL SERVICES INDUSTRY	CHIMI DEKA M.com 4th semester Department of Commerce Gauhati University
10	Emerging Financial Products and Services in India: with special reference to Consumer Perception towards Mutual Funds	Ms.ShrabaneTarafdar Assistant Professor, Department of Commerce, S.B.Deorah College, Guwahati-781007

11	Impact of Technological Innovative Banking Services - With Reference to Selected Private Sector Banks in Guwahati	Ms. CHANDANA BARUAH Assistant Professor Asian Institute of Management and Technology, Guwahati
12	A STUDY ON NEW INNOVATIONS IN BANKING SECTORS	SUBRATATA BHOWMICK Research scholar, Department of Business Management, Gauhati University
13	“CHALLENGES OF INNOVATIONS IN FINANCIAL SERVICES INDUSTRY WITH SPECIAL REFERENCES TO GUWAHATI CITY, ASSAM.”	Sagarika Deka M.com,Gauhati Commerce College.
14	DEVELOPMENT OF INTERNET BANKING AS THE INNOVATIVE DISTRIBUTION CHANNEL WITH SPECIAL REFERENCE TO SBI	<i>Ananya Rabha Gayatri Das M.Com 4th Semester, Gauhati Commerce College</i>
15	“INNOVATIONS IN BANKING SERVICE: CORE BANKING SYSTEM, DIGITAL BANKING, MOBILE BANKING, INTERNET BANKING ETC.”	Silma K Marak and Sangeeta Das Alumni, Gauhati Commerce College

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 Date: 21st and 22nd March 2018

Sub- Theme: Regulatory Framework of Financial Services Industry in India

Technical Session- 3, Venue: 1

Date: 22nd March, 2018 Time: 10.30AM

Sl. No.	Title of the Paper	Name & Designation of Author (s)
1	“Impact of Demonetisation on farmers with special reference to Chandrapur block, Kamrup District”	SwetaDeka Assistant Professor NERIM Group of Institute & Sony Malhotra M.com 4rd semester, Student NERIM Commerce College
2	Demonetization and its impact on Rural Economy	Pampy Kalita Assistant Professor NERIM Group of Institutions Jayanagar, Khanapara, Guwahati- 22 Nilakshi Roy Medhi Assistant Professor NERIM Group of Institutions Jayanagar, Khanapara, Guwahati- 22
3	Emerging financial services: an analysis on knowledge and perception on health insurance with special reference to Dispur area.	MissJayshreeTalukdar Assistant Professor K.C.Das Commerce College
4	Emergence of Insurtech Companies and its Influence on Investors: A Study with Special Reference to Guwahati City.	TrishnaSaloi Research Scholar, Department of Commerce Assam University Diphu Campus
5	"Role of securities and exchange board of INDIA (SEBI) in regulating securities market: a case study on national stock exchange”	BandeetaDeka Assistant Professor, Department of Commerce Guwahati College, Guwahati
6	Investment Decision on Five Financial Service Providing Companies Using Fundamental Analysis	TirthaBaruah Assistant Professor, NERIM Group of Institutions, Department of Commerce
7	Policies and measures for the financial sector: a conceptual study on various initiatives and measures for regulating the growing financial service industry.	ChayanikaKaushik & PundalilliaWaikhom Sharma
8	A study on consumer perception towards life insurance products of	SAURAV CHAKRAVARTY Assistant Professor, Arya Vidyapeeth College,

	LICI with special reference to the rural areas of Nalbari District, Assam	Guwahati Department of Commerce, PRANAB JYOTI SARMA Assistant Professor, Nalbari Commerce College, Nalbari Department of mgt.
9	A study on the Perception of Individual Investors towards Mutual Fund as an emerging financial service with special reference to Guwahati City.	Bandana Sarma Research Scholar
10	PROBLEMS FACE BY CUSTOMERS DUE TO MINIMUM BALANCE TO BE MAINTAINED IN THEIR SAVINGS BANK ACCOUNT	SHWETA PRASAD STUDENT M.COM 4 TH SEMESTER DEPARTMENT OF COMMERCE GAUHATI UNIVERSITY
11	GROWTH AND CHALLENGES OF FINANCIAL SERVICES INDUSTRY IN INDIA	Parama Das
12	A study on financial inclusion of daily wage earner... with special emphasis on Barpeta Road area of Barpeta district.	Parishma Barman
13.	Regulatory Framework of financial Services Industry in India	Jumi Rajkhowa Alumni,Gauhati Commerce College
14.	TECHNOLOGICAL INNOVATIONS IN INDIAN BANKING SECTOR	Dr. Sangeeta Roy Assistant Professor NERIM Commerce College, Joyanagar BipanchiGoswami M.Com2ndSemester NERIMCommerceCollege.

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Sub- Theme: Foreign Investment and Collaborations in Financial Services Industry

Technical Session- 4, Venue:2

Date: 22nd March, 2018 Time: 10.30AM

Sl. No.	Title of the Paper	Name & Designation of Author (s)
1	Role of Government in Foreign Direct Investment in India.	Rishi Chakravarty Assistant Professor Asian Institute of Management and Technology Guwahati-21
2	Foreign Direct Investment (FDI) and insurance sector of India-An analysis with special reference to opportunities and challenges	Miss Monti Kalita, PhD. Research Scholar, Economics Department, Gauhati University.
3	Foreign Direct Investment in Indian Banking Sector	Dr. Pinkumoni Kashyap Research Officer Developers International & Dr. Nitashree Barman Assistant Professor, Department of Accountancy, Pandit Deendayal Upadhyaya Adarsha Mahavidyalaya Tulungia, Bongaigaon
4	“An Analytical Study of the Role of Government in Foreign Direct Investment” - With Special Reference to Indian Insurance Industry	& Chandan Nath Sunil Kumar Gupta M.Com. 4 th semester Dibrugarh University
5	A Study on the Role of FDI in the Growth of Financial Services in India	Chayanika Devi Dept. of M.Com Gauhati Commerce College
6	FOREIGN DIRECT INVESTMENT - ROLE OF GOVERNMENT AND ITS IMPACT ON THE INDIAN ECONOMY	Bhabajyoti Saikia Pranami Chakravorty Jumi Kalita Assistant Professor, Department of Management, Assam Down Town University, Guwahati.
7	FINANCIAL SERVICES IN INDIA:- EMERGING ISSUES AND TRENDS	Angshuman Sharma Research Scholar Deptt. Of Commerce Gauhati University

8	Growth and challenges of financial services industry in India: with reference to financial products and financial services	Praneswar Kalita Assistant Professor Gauhati Commerce College
9	MUTUAL FUND AND INDIAN CAPITAL MARKET: A STUDY	Dr. JayashreeSarma Assistant Professor Deptt. Of Economics Rangia College, Rangia
10	Mobile banking and its impact on customer's banking transaction in Guwahati.	Jintu Das & Ranit Kr. Bhattacharyya M.Com 4 th Semester Gauhati Commerce College
11	'Security issues and Risk Management in financial services industry.'	RANJAN UPADHYAYA M.com 4th semester Department of Commerce Gauhati University
12	CUSTOMER'S PERCEPTION ON TECHNOLOGY BASED BANKING SERVICES	BEDASHRI KOUSHIK ASSIST. PROFESSOR LOKNAYAK OMEO KUMAR DAS COLLEGE, DHEKIAJULI