

Dr. Karabi Goswami

Phd, Department of Commerce, Gauhati University
MBA, Finance and Marketing(Tezpur Central University, Assam)
B.Com,Accountancy (Gauhati Commerce college, Gauhati University)

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Professional Summary (Years of Experience: 15 years)

- Currently working as Dean, Academics and Assistant Professor, Assam Institute of Management.
- Areas of Specialization include Insurance, Banking, Financial Management, Project Management, Accountancy, Communication and Soft Skills
- Served Max Newyork Life Insurance Company Ltd, Guwahati, as Assistant Manager, Operations from 2006 to 2009.
- Served Max Newyork Life Insurance Company Ltd, Guwahati, as Agency Coordinator from 2005 to 2006.
- Served Tata AIG Life Insurance Company Ltd as Customer Service Executive from 2003-2005

Educational Qualification:

- Qualified as a doctoral guide from year 2024 under Assam Science and Technology university.
- Completed PhD on the Topic “Consumer Behaviour towards Life Insurance products” in the year 2018 from the Department of Commerce, Gauhati University.
- Completed MBA in Finance (Major) and Marketing (Minor) with 1st Class marks from the Department of Business Administration, Tezpur Central University, Napaam, Assam in the year 2003.
- Graduate in Commerce (B.Com) with Accountancy(Major) securing 1st Class marks from Gauhati Commerce College, Gauhati University in the year 2000.
- Passed Senior Secondary examinations (Commerce) in the Year 1997 with 1st Class marks under Assam Higher Secondary Education Council.
- Passed High School Leaving Certificate Examinations in the Year 1995 with 1st Class marks from St. Mary’s English High School, Guwahati, under Secondary Education Board of Assam.

Certificate Courses completed:

MOOCS

- Successfully completed a course of study "Digital Competition in Financial Services" in the year 2023.This course is offered by Copenhagen Business School an online initiative through the Coursera Platform.
- Successfully completed a course of study "Finance for Everyone: Smart Tools for decision-making" in the year 2020.This course is offered by MichiganX an online initiative of the University of Michigan.

Additional Professional Activities:

PROJECTS & CONSULTANCY:

- Senior Consultant and Project Coordinator for a Performance Evaluation of HOUSEFED. The project was assigned to Assam Institute of Management by the HOUSEFED. The project commenced and is awaiting final presentation and recommendations from the concerned authorities.
- Senior Consultant and Project Coordinator for a performance evaluation project related to regularization of Science and Mathematics' Facilitators appointed on pilot project basis at the Government Schools of Assam. The project was assigned to Assam Institute of Management by the ASTEC. The project commenced and was duly submitted to the concerned authorities in the year 2021.
- Successfully designed, coordinated and delivered a Competency based training program for the 500 employees serving Assam Secretariat, Secretariat Administration Department Government Assam during the year 2017-2018
- Consultant and Project Coordinator for the Training Needs Analysis project assigned to Assam Institute of Management by the Postal Training Centre, Guwahati, India Post. The project commenced and was duly submitted to the concerned authorities in the year 2019.
- Post Evaluation Study of CAPART sponsored project executed by Eight Brothers Social Welfare Society, Tezpur in the year 2011.
- Pre Funding evaluation of project submitted to CAPART by "SWABALAMBI" Society for Rehabilitation and Training of persons with Multiple Disabilities- Silpukhuri in the Year 2009.

RESEARCH AND PUBLICATIONS:

i. Published a paper titled "Impact of Claims Paid and Customer Complaints on New Business Acquisition of Life Insurance Companies: A Theoretical and Empirical Analysis" ", IUP Journal of Applied Finance, Hyderabad Vol. 31, Issue. 2, (Apr 2025): 75-93. DOI:10.71329/1UPJAF/2025.31.2.75-93

ii. Published a paper titled "Dynamics of Human Demography and Hedonic motivation on conduct of Online transactions-An Empirical Study", Prajnan, Journal of the National Institute of Bank Management,Vol.52, Issue 2, page no.179 - 198, Jul-Sep-2023, Available: Dynamics of Human Demography and Hedonic - ProQuest

iii. Published a paper titled "Mass Perception towards Digital and Cashless Transactions - An Empirical Study ", International Journal of Science & Engineering Development Research (www.ijrti.org), ISSN:2455-2631, Vol.7, Issue 10, page no.252 - 258, October-2022, Available :http://www.ijrti.org/papers/IJRTI2210033.pdf

iv. Summary of the Macro Research Report on "Issues and challenges in moving towards a cashless and digital economy" was published in "Bank Quest- The Journal of the Indian Institute of Banking and Finance", Jan- March 2021 Issue, pages 45-50.

v. The complete Macro Research Project report on "Issues and challenges in moving towards a cashless and digital economy" is published in their website. Link: https://www.iibf.org.in/research-initiatives.asp. Sl no:52.

vi. Presented a paper titled "Assessing Service quality gaps with focus on the services offered by India Post using SERVQUAL dimensions" at the Third National Conference on Management in the current scenario: Trends Issues and Challenges" organized by Assam Institute of Management on 29th and 30th November 2019. The paper as jointly written by Dr. Karabi Goswami; Nandini Borah and Dr. Mukulesh Barua.

vii. "Life insurance: A theoretical perspective on the issues and challenges in this sector" an article contributed in the book "Selected articles on Commerce Education and Research" edited by Prof. B Mali. ISBN 978-93-87035-50-8 published in November 2019.

viii. Presented a Paper titled "Gold ETFs in India- a Comparative Analysis of the performance of select Companies "at the National Conference on "Management in the Current Scenario: trends issues and challenges" organized by Assam Institute of management Guwahati on 16th -17th March, 2018.

ix. Published a paper titled "Education through ODL Mode: An analytical study of students and their perceptions" in the Conference Volume of selected papers of the International Conference on developmental interventions and Open Learning for empowering and transforming society organized by KKHSOU, Guwahati , on 16th -17th December 2017

x. Published a Paper titled "Financial Inclusion- The journey so far with focus on the life insurance business in the State of Assam" in the Edited book titled "Emerging Trends in Business & Economic Development in India with reference to North Eastern Region' Vol-1'(Finance and Economics) of the National Seminar held in May,2017at University of Science & Technology, Meghalaya.

xi. Published a paper titled "Service Delivery and Consumer Satisfaction-A Study With Regard To Life Insurance Products" in the International Journal of Exclusive Global Research in the Volume 1 Issue No.08(August) 2016

xii. Published a paper titled "Pre Purchase behaviour of consumers of Life Insurance products: An empirical study" in the International Journal of Research in Commerce, Economics & Management in the Volume 5 (2015), Issue No.08 (August) bearing ISSN 2231-4245.

DEVELOPMENT OF ACADEMIC CONTENT:

- Content writer for the study material on "Management of Financial Services" (Units 1-15) for Masters in Business administration of Krishna Kanta Handiqui State Open University. The material was published in July 2018 bearing ISBN: 978-81-934003-6-4.
- Content writer for the study material on "Accounting for Managers" (Units 12-15) for Masters in Business administration of Krishna Kanta Handiqui State Open University. The material was published in July 2017 bearing ISBN: 978-81-934003-6-4.

MANAGEMENT DEVELOPMENT PROGRAMMES:

- Associated with the Assam Administrative Staff College as a soft skills Trainer, for various developmental training programmes of Assam Civil Services induction batches, Foundational programs, Government Departmental trainings since 2016 till date
- Associated with Directorate of Accounts and Treasuries, Government of Assam as a soft skills Trainer.
- Associated with The North Eastern Police Academy, Meghalaya as a Management Trainer

- Associated with Indian Institute of Bank management as a Management Trainer
- Associated with The State Institute of Panchayat and Rural Development, Assam as a Management Trainer.
- Associated with the Staff development programmes for employees of Assam Secretariat, Honorable Guwahati High Court, Postal department, IOCL, Bongaigaon Refinery, Geological Survey of India, Indian bank, NERAMAC and also conducted sessions on Finance for Gauhati Management Association.

PROFESSIONAL ACHIEVEMENTS:

Winners of the Macro Research Proposals for the year 2018-19. The proposal was jointly submitted by Dr. Karabi Goswami and Dr. Shazeed Ahmed. The project was duly completed and submitted to the concerned authorities

Programmes Attended:

- Participated in the PPP capacity Building Training Programme for officials of the Government of Assam from 7th to 11th May 2018.The programme was conducted by IIM Ahmedabad.
- Participated in the Training of Trainers programme on "Innovations in Training: Excellence in Professional Performance" organized by Assam Administrative Staff College , Guwahati in collaboration with GIZ, India from 3rd to 6th May, 2016.
- Participated in the IRMA Impact Evaluation Summer School – a Training programme to build research capacity in Impact Evalaution conducted at IRMA, Gujarat, India during 18th -23rd May 2015.
- Successfully completed the faculty development programme on "Contemporary and Modern Approaches of Teaching Methods for Management Students" from 4th -16th June 2012. The programme was organized by Gyan Sagar Foudation Group of Institutions , Guwahati
- Successfully completed the "Direct Trainer Course" at Assam Administrative Staff College from 9th -13th November,2009
- Attended the Internal Auditor training of ISO 9000, conducted by the Productivity Management Group, Mumbai in the year 2008
- Attended training programmes on Generative Team Building, Frontline Leadership, Front End Services Training(FEST), Six Sigma (Yellow Belt) Training, Effective Executive and many more during the period 2003-2009

OTHER ACTIVITES:

- **Expert Panellist:** Invited as a Judge for the Business Game (Level-II) event conducted on 1st December 2023 and 26th and 27th September, 2019 by Assam Asset, ONGC, Sivasagar at Guwahati.
- **Panel Member in various interview boards:** Have been a panel member in interview panel for recruitment of people for various Government projects of National Health Mission, DITEC, B. Barooah Cancer Hospitals, ASEB and many more.
- **Summer Placement and Project Coordinator:** Has been actively involved in the summer placement of the management students in various government, non government and corporates of repute from 2012 to 2022.

- **Batch Coordinator:** Has been acting as the student coordinator for the first year management students since 2012. Responsible for handling all student related issues and grievances at the institute. Also responsible for organizing various student events like Saraswati Puja, Freshers Social, Cultural Night etc at the institute.

Personal Details:

- Father's Name: Late Dr. Kamaleswar Goswami
- Mother's name: Kanika Goswami
- Husband's Name: Utpal Goswami
- Date of Birth: 7th June 1978
- Sex: Female
- Nationality: Indian
- Languages known: English, Assamese, Hindi
- Hobbies: Table Tennis player, Cycling, Travelling, Painting

Signature: Dr Karabi Goswami

