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Research Area: Micro Finance, Entrepreneurship, Financial Inclusion

Journal Publications:

1. *Atiba Batul & Keya Das Ghosh. (2025). A Study on Global Status of Women Entrepreneurship.* Prabandhan Darpan - Journal of Management Studies, Volume 1 (Issue 1: September-December, 2024), pp. 20-27.
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2. *De, S., Das, A., Mukherjee, T., Dey, M., Das Ghosh, K. (2025). Measuring Pricing Efficiency of Bank Equity by the Convergence of Fundamentals and Price-Based ROE Predictions Applying Gradient Boosting.* Proceedings of the 4th International Conference on Sentiment Analysis and Deep Learning (ICSADL 2025). IEEE Xplore. Pg 1309. ISBN: (Indexed in Scopus).
3. *Das, A., De, S., Mukherjee, T., Dey, M., Das Ghosh, K. (2024). Forecasting Bank ROE with Gradient Boosting: A Machine Learning Approach.* Proceedings of the 5th International Conference on Data Intelligence and Cognitive Informatics (ICDICI-2024). IEEE Xplore. ISBN: 979-8-3503-8959-3. DOI: 10.1109/ICDICI62993.2024.10810845 (Indexed in Scopus).
4. *De, S., Das, A., Vikram, K., Das Ghosh, K., Dynamic Relationships in Internet Usage: A PVAR Study on Per Capita Income and Digital Expenditure Influences,* 2024 International Conference on Emerging Systems and Intelligent Computing (ESIC), Bhubaneswar, India, 2024, pp. 450-455, <https://doi.org/10.1109/ESIC60604.2024.10481579>. IEEE Xplore (Indexed in Scopus).
5. *Atiba Batul & Dr. Keya Das Ghosh. (2024). The Role of Insurance Sector in Achieving Sustainable Development Goals in India.* Bima Darshi – The Journal of Kolkata Insurance Institute, 2024-25 1st Edition.
6. *Atiba Batul, Dr. Keya Das Ghosh & Dr. Swapnamoyee Palit. (2024). A study on the status of present financial inclusion policy in the districts of the state of West Bengal, India.* International Journal for Multidisciplinary Research, 6(2). DOI: <https://doi.org/10.36948/ijfmr.2024.v06i02.18390>
7. *Avik Das, Dr. Suddhasanta De, Dr. Keya Das Ghosh, Dr. Kunal Vikram, Jyoti Dutta. Unveiling Risk-Return Patterns in Actively Managed Equity Funds: An Analysis of the Indian Market (2023).* IPE Journal of Management, 13(2), 1-21; <https://www.ipeindia.org/wp-content/uploads/2024/07/IPE-IPEJoM-Vol-13-No-2-Jul-Dec-2023-27-Jun-24-1.pdf> (Indexed in UGC Care)

8. *De, S., Das Ghosh, K., & Kar, M. (2023). Effect of non-performing assets on stock returns of Indian banks. IJRAR - International Journal of Research and Analytical Reviews, 10(2), 502-513. DOI:10.21833/ijrar.2023.2.131*
9. *De, S., Das Ghosh, K., & Kar, M. (2023). Does revenue diversification of banks help in curbing NPA formation? International Journal of Current Science (IJCSPUB), 13(2), 772-781. DOI:10.21833/ijcspub.2023.2.1446*
10. *De, S., Das Ghosh, K. (2019). MF&FII dynamics - pre & post crisis. Indore Management Journal, 11(2), 43-60. (ISSN 0975-1653), <https://www.iimidr.ac.in/wp-content/uploads/Vol11-2-05.pdf> . IIM Indore.*
11. *De, S., Das Ghosh, K. (2019). Mutual Fund & Foreign Institutional Investors: Pre & Post Crisis Dynamics. Indian Journal of Research in Capital Markets, 6 (2), 7-19. DOI: 10.17010/ijrcm/2019/v6/i2/146591. (Indexed in UGC)*
12. *Keya Das (Ghosh). Indegenous knowledge, Inclusive innovation & entrepreneurial success of Sambalpuri Handlooms. International Journal for Research in Engineering, Application & Management. 2018. ISSN-2454-9150*
13. *Keya Das (Ghosh) (2018). The Role of Digital Financial Sercvices for Customer Satisfaction of commercial banking sector. Frontiers of Digital Finance. 978-93-5321-300-8*
14. *Keya Das (Ghosh) (2018). Financial Inclusion of Excludes through MGNREGA in Odisha - An Analysis. Compendium of Papers, E-publication (e-publication).*
15. *Keya Das (Ghosh) (2017). MSMEs & Default Risk Perception for the banking sector in Odisha : An analysis. 13th International Accounting Conference – Changing paradigm in Accounting & Finance : Emerging Issues.*
16. *Dr. Keya Das Ghosh (2016). Problems & Prospects for marketing of rural products : An empirical study of rural handicrafts artisans of West Bengal. Micro, Small & Medium Enterprises : The engine of Indian Economy. 978-93-83302-02-4.*
17. *Dr. Keya Das Ghosh (2016). Problems & Prospects of micro women entrepreneurship in urban West Bengal – A Case Study. ISSN2231 0193*
18. *Dr. Keya Das Ghosh (2016). A study on the plights of small tea growers with particular reference to Lakhimpur District in Assam. Emerging Challenges in Indian Agriculture : The Looking Forward; 48-55, 978-93-86256-26-3*
19. *Dr. Keya Das Ghosh (2016). Psychographic Analysis of Male & Female Small Scale Entrepreneurs of Urban Odisha. International conference Proceedings.*
20. *Dr. Keya Das Ghosh (2016). Livelihood Programmes and Micro Women Entrepreneurship Development. Book, 978-3-639-86019-1. Scholars' Press, Germany*

21. *Dr. Keya Das Ghosh* (2016). **Micro-Credit Intervention for Micro-Entrepreneurial Growth in Odisha: An Inter-District Comparative Study**. International Journal for Entrepreneurship and Development Studies (IJEDS). 2079-2549
22. *Dr. Keya Das Ghosh* (2016). **E-Governance-Paradigm Shift in Indias Technology & ICT dominance with special reference to National Cloud**. E-Governance & Financial Management. 81-7406-109-7. Nanda Kishore Publication.
23. *Dr. Keya Das Ghosh* (2016). **A Comparative Study on Performance Evaluation of selected Mutual Fund Open Ended Growth Schemes in India**. Finance India. 0970-3772
24. *Dr. Keya Das Ghosh* (2015). **Financial Inclusion in India through Micro Finance: A Comparative Study**. Utkal Business Review Vol-XXIX, pp- 2016. 0975-6191
25. *Dr. Keya Das Ghosh*. **Economic Empowerment of Women through Urban Livelihood Development Scheme in West Bengal – A Case Study** (PP-99-105). Kangleipak Business Review, A Manipur University Journal of Business Studies. 0975-3656
26. *Dr. Keya Das Ghosh*. **Economic Happiness Through Micro Entrepreneurship – A Case Study Of West Bengal Urban Micro Women Entrepreneurs**. International Journal of Advance Research and Innovative Ideas in Education, Vol – 1, Issue – 5, 2015. 2395-4396
27. *Dr. Keya Das Ghosh*. **Financial Management in Informal Sector-A Study of Micro Women Enterprises of Kolkata Suburban**. International Journal of Research in Social Sciences, Feb, 2016, Vol.-6, Issue-2. ISSN: 2249-2496
28. *Dr. Keya Das Ghosh*. **Impact of Livelihood Programmes on Urban Women Employability in 24 South & North Parganas Districts of West Bengal – An Analysis**. Research Promoter. 2231 – 0193
29. *Dr. Keya Das Ghosh*. **Financial Inclusion in India through Micro Finance: A Comparative Study**. Utkal Business Review. Vol-XXIX, pp- 2016. 0975-6191
30. *Dr. Keya Das Ghosh*. **Micro-Credit Intervention for Micro-Entrepreneurial Growth in Odisha: An Inter-District Comparative Study**. International Journal for Entrepreneurship and Development Studies (IJEDS). 2079-2549
31. *Dr. Keya Das Ghosh*. **Financial Inclusion in India through Micro Finance: A Comparative Study**. Utkal Business Review. Vol-XXIX, pp- 2016. 0975-6191
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Book Chapter:

1. *Batul, A., Ghosh, K. D., & Palit, S. P.* (2023). **Digital technologies, sustainable development goals and the grand societal challenges in the context of slum**

dwellers of Kolkata, India. In Emerald Publishing Limited eBooks (pp. 23–42).
<https://doi.org/10.1108/978-1-83753-060-120231004>

2. *Atiba Batul, Dr. Swapnamoyee Palit, Dr. Keya Das Ghosh.* (2023). **A Study of the Constraints in Accessing Entrepreneurial Schemes by Women Residing in Urban Slums of Kolkata, India.** Entrepreneurship Development in the New Normal: Opportunities and Challenges, 52-61. ISBN: 978-81-966425-6-3.
3. *Dr. Keya Das Ghosh.* **Women Entrepreneurship in the 21st century - A Case Study.** pp- 440-443. Financial Inclusion & Microfinance in Developing Economies, T. Khan et.al. SPS Education India Pvt. Ltd., Kolkata. 978-81-923-0348-2
4. *Dr. Keya Das Ghosh.* **Indigenous Knowledge Innovation (IKI) – An Approach for Sustainable SMEs in Handicraft Sector of Odisha. Trends in Operations and Supply Chain Management,** B Metri & N Pujawan, Tata McGraw Hill. 978-93-392-1937-6
5. *Dr. Keya Das Ghosh.* **Economic Transformation of Poor Through Livelihood Programmes: A Case Study of SJSRY Beneficiaries of Barrackpore Municipality of WB. Good Governance and Economic Growth.** Dr. S PATNAIK; Regal Publications, New Delhi. 978-81-8484-504-4
6. *Dr. Keya Das Ghosh.* **E-Governance-Paradigm Shift in Indias Technology & ICT dominance with special reference to National Cloud.** E-Governance & Financial Management. 81-7406-109-7
7. *Dr. Keya Das Ghosh.* **A study on the plights of small tea growers with particular reference to Lakhimpur District in Assam. Emerging Challenges in Indian Agriculture : The Looking Forward;** Dr. Dinesh Das, Excel India Publishers, New Delhi. 978-93-86256-26-3
8. *Dr. Keya Das Ghosh.* **Indigenous Knowledge, Inclusive Innovation and Entrepreneurial Success of Sambalpuri Handlooms: An Analysis.** An Omnibus in the Finland-India Project (2016-18) Responsible Business Partners for Finland and India Trade, Centre for International Mobility (CIMO), Turku University of Applied Sciences, Turku, Finland.

Conference Proceedings:

1. *Atiba Batul, Dr. Keya Das Ghosh & Dr. Swapnamoyee Palit.* (2023). **Systematic Review On Sustainable Trends & Practices In Social Sciences Research: An Exploration of Secondary Evidences.** Sustainable Trends & Practices in Management, Commerce, Humanities & Social Sciences Research, by Bharatiya Vidya Bhavan Institute of Management Science, Kolkata, in association with Association of Indian Management Schools (AIMS), ISBN 978-93-93734-83-9, pg. 15-23.
DOI: <https://doi.org/10.36426/EXCELLEROPEN/ISBN978-93-93734-83-92023/EOJUL23-04>
2. *Atiba Batul & Dr. Keya Das Ghosh.* (2022). **Financial Inclusion & Literacy – A Case Study of Women Slum Dwellers in Kolkata, India.** Neo Business Practices in the Emerging Global Scenario, ISBN: 976-93-91550-13-4.

3. *Dr. Keya Das Ghosh & Atiba Batul. (2020). Challenges of Unemployment Issue During & Post Lockdown Period of Covid-19. Accounting & Finance in the Post Covid Scenario, Indian Accounting Association, Kolkata branch, ISBN: 978-93-91572-41-9, pp. 34-53.*
4. *Dr. Keya Das Ghosh. MGNREGA – “Silver Bullet” for Sustainable Poverty Eradication – A Case Study of Koraput District of Odisha. Rural Development in India: Issues, Progress & Programme Effectiveness, Publisher: Archers & Elevators, Bangalore. 978 –93–83241-21–7*
5. *Dr. Keya Das Ghosh. Financial Inclusion of Excludes through MGNREGA in Odisha - An Analysis. Compendium of Papers, E-publication (e-publication). 978-93-83302-02-4*
6. *Dr. Keya Das Ghosh. MSMEs & Default Risk Perception for the banking sector in Odisha : An analysis. Page No. 41. 13th International Accounting Conference – Changing paradigm in Accounting & Finance: Emerging Issues*
7. *Dr. Keya Das Ghosh. Problems & Prospects for marketing of rural products : An empirical study of rural handicrafts artisans of West Bengal. Micro, Small & Medium Enterprises: The engine of Indian Economy*