


Curriculum Vitae

FullName	Dr. Kamal Ahmad		
Designation	Assistant Professor		
Department	Commerce		
Campus	Chauras Campus, HNB Garhwal University		
Mobile No.	09412947720, 9997897720		
Email	dr.kamalahmad34@gmail.com		
Educational Qualification	Bachelor of Commerce (2005), HNB Garhwal University, Srinagar Master of Commerce (2007), HNB Garhwal University, Srinagar PG Diploma in Company Administration (2008), HNB Garhwal University, Srinagar Ph.D. (2016) HNB Garhwal University, Srinagar		
Teaching Experience	2 Years (Permanent) 5 Years (Part-time)	Research Experience	05 Years
Areas of Interest/Specialization			
1. Accounting 2. Taxation 3. Finance			
Administrative and Academic Experience			
<ul style="list-style-type: none"> • Currently working as an Active Member of NIRF of HNB Garhwal University. • Currently working as an Assistant Proctor in the Proctorial Board of the HNB Garhwal University. • Currently working as an Active Member of School Board of School of Commerce, HNB Garhwal University. • Currently working as an IQAC Nodal Officer of School of Commerce, HNB Garhwal University. • Working as Member of Admission Committee for UG & PG level in the Department of Commerce, Chauras Campus, Srinagar of HNB Garhwal University. • Worked as an Active Member of Board of Studies (BOS) of Department of Commerce, HNB Garhwal University. • Worked as an Active Member of Carrier Counseling & Placement Cell of HNB Garhwal University. • Worked as Member for Special Flying Squad Proctor team in Ph. D. Entrance Examination: 2021-22 and 2022-23 of HNB Garhwal University. • Worked as Micro Observer of ‘Yamkeshwar Vidhansabha’ by Election Commission of India during Vidhan Sabha Election-2022. • Worked as Micro Observer for EVM Counting Team by Election Commission of India during Vidhan Sabha Election-2022. • Worked as Invigilator in the UPSC Examination at HNB Garhwal University. 			
Research Publications:			
<ul style="list-style-type: none"> • Ahmad Kamal (2023), “Customer’s Satisfaction about Marketing Strategies of PSBs in Uttarakhand” published in Journal Global Values, A Peer Reviewed & Refereed International Journal, Vol. XIV Special Issue April (Part-1), 2023, ISSN (P): 0976-9447, (e) 2454-8391. • Ahmad Kamal., Pandey A., Mittal M. & Sharma V. (2023), Research Chapter title, “New Age Teaching Pedagogy: Innovative Teaching Methods and Their Impact on Educational Performance of the Students” published in SP- Wiley Publications (Scopus Indexed). 			

- Ahmad Kamal., Chandola A. & Sharma V. C. (2022), “Impact of Covid-19 Pandemic on Digital Payment Adoption: An Extensive Review of Literature” published in “Sambodhi Indological Research Journal of L. D. I. I”(UGC-Care listed Journal), ISSN: 2249-6661, Vol. 45 No. 01 (VI): 2022.
- Ahmad Kamal. (2023), “Analysis of Inflation Rate in Indian Economy during Russia Ukraine Conflict” published patent in The Patent Office Journal No. 41/2022, Dated 14/10/2022).
- Rahi F., Ahmad Kamal & Srivastava S.K. (2020), “Perception of Teacher’s towards Online Teaching during Pandemic Covid” Integral Review (A Journal of Management), vol. 10, issue-1 & 2, e-ISSN No: 2278-6120, July 2019-June 2020.
- Rahi F., Ahmad Kamal & Srivastava S.K. (2016), “Contribution of RRB’s for the Upliftment of Rural Poor of Uttrakhand”, Raffles Business Review RBR, vol. 1, issue-2, ISSN No: 2454-6941, Jan-June 2016.
- Srivastava S. K., Ahmad Kamal & Yadav Pramod (2015), “Job Stress and Job Satisfaction Among Healthcare Professionals”, ARASH, vol5, No1 & 2, pg 61-68, ISSN No: 2231-2072, July 2015.
- Srivastava S.K., Ahmad kamal, Dubey Babita&Rahi Fakhruddin (2015), “Human Resource Accounting Disclosure Practices in Public and Private Companies” in Mumukshu Journal of Humanities (Referred Research Journal), vol. 7, No. 1, pg 14-19, ISSN No. 0976-5085, June, 2015.
- Ahmad Kamal (2014), “Effectiveness of Marketing Strategies in PSBs” in International Journal of Commerce & Management (Referred Research Journal), vol. 4, Issue 2, pg 92-98, ISSN: 2231-587X, July – Dec, 2014.
- Srivastava S.K., Rawat R. S. & Ahmad Kamal (2014), “Customer’s Satisfaction towards E-Banking- A Study of Rishikesh City (Uttarakhand)” in International Journal of Commerce & Management (Referred Research Journal), vol. 4, Issue 1, pg 83-91, ISSN: 2231-587X, Jan – June, 2014.
- Rawat R. S., Raturi H.C. & Ahmad Kamal (2013), “Investment Strategy Through Mutual Funds”, in a Reinventing Issues in Business Management & Research, pg 95-104, First published ISBN: 978-93-81212-49-3, Nov, 2013.
- Rawat R. S., Raturi H.C. & Ahmad Kamal (2013), “Customer Satisfaction: A Comparative Analysis of Public and Private Insurance Company in Uttarakhand States”, in Contemporary Issues of Finance & Business Management, pg 382-390, First published ISBN: 978-93-81212-39-4, June 2013.

Conference/Symposium/Workshop Attended:

International

- Participated in state level workshop entitled “Protection and Enforcement of Intellectual Property Rights: Opportunities and Challenges” on Feb. 08, 2023, organized by Research and Development Cell of Indira Priyadarshini Govt. Girls P. G. College of Commerce, Haldwani, Nainital, Uttarakhand.
- Presented a research paper titled “Challenges and Opportunities for Women’s Sustainable Development in MSMEs- A Study of Uttarakhand” in National Seminar on ‘Women and Atmanirbhar Bharat’ from 26– 27 August, 2022 organised by Ram Chandra Uniyal Govt. PG College Uttarkashi (Uttarakhand) Sponsored By ICSSR.
- Presented a research paper titled “Understanding Impulsive Buying Behavior in Retail among Millennials in India: Role of Emerging Digital Credit Products in Financial Ecosystem” in 12th Edition of Conference on Excellence in Research and Education (CERE), from 03-05 June, 2022 organised by Indian Institute of Management (IIM) Indore.
- Submission a research paper titled “Exploring UTAUT2 towards Continuance Intention of Street Entrepreneurs towards Digital Payment Systems in India: A Move towards Digitalizing the Indian Street Economy” in International Conference on Financial Markets and Corporate Finance (ICFMCF-2022)

- Presented a research paper titled “Silence is the New Noise; Consumer awareness towards Stealth Marketing in Fast Moving Consumer Goods Sector: An Empirical Study on Consumers in India” in 17th SIMSR Global Marketing Conference-2022, from 04-05 February, 2022, Organised by K J Somaiya Institute of Management, A Constituent Institute of Somaiya Vidyavihar University Mumbai, India.
- Presented a research paper titled “Understanding the Financial Behaviour of Millennials and their Continuous Intention to use Fintech Services- An Empirical Study in Delhi/NCR” in International Conference on Evolving Business Strategies in a Transforming Global Environment, from 20-21 January, 2022, Organised by Department of Commerce, Jesus & Mary College, University of Delhi, New Delhi.
- Participated in International Webinar on “Demystifying Marketing Analytics for Data Driven Decision Making” organized by Management Department, Institute of Professional Excellence and Management, Ghaziabad, in collaboration with Ghaziabad Management Association, on 27 November, 2021.
- Presented a research paper titled “An Empirical Evidence of Organisational Factors Impacting Work Life Balance: A Study of Banking Sector” in International Conference on Circular Economy, Management and Industry 4.0: Leading towards sustainability, from 21-22 October, 2021, Organised by Bharati Vidyapeeth’s Institute of Management Studies and Research, New Delhi in Collaboration with Apeejay School of Management, New Delhi.
- Presented a research paper entitled “Customer’s Satisfaction and Human Happiness with PNB” in 8th International Seminar on “Tourism, Mercantilism and Human Happiness: Challenges & Opportunities” from 30-31 January, 2016 at S.S.P.G. College Shahjahanpur (U.P.) India.
- Presented a research paper entitled “Development of Human Resource in India: An Overview” in 7th International Seminar on “Human Development in Developing Nations” from 26-27 February, 2015 at S.S.P.G. College Shahjahanpur (U.P.) India.
- Presented a research paper entitled “Devaluation of Non-economic Values in Advertisements and Its Impact on Socio-Economic Environment of Uttarakhand” in 6th International Seminar on “Economic Development with Devaluation of Non-economic Values: Problems and Remedies” from 02-03 March, 2014 at S.S.P.G. College Shahjahanpur (U.P.) India.
- Presented a research paper entitled “Investment Strategy Through Mutual Funds” in International Conference on “Management & Business Research” from November 23-24, 2013, organised by Society of Technical and Management Professionals (STMP) at Gwalior, M.P. (India)
- Presented a research paper entitled “Customer Satisfaction: A Comparative Analysis of Public and Private Insurance Company in Uttarakhand State” in 4th International Conference on “Finance and Business Management” from June 15-16, 2013, organised by Society of Technical and Management Professionals (STMP) at Haridwar, U.K. (India)
- Presented a research paper entitled “Employment Generation in Developing Countries: Indian Scenario” in 5th International Seminar on “Employment Generation in Developing Countries: Challenges & Opportunities” from 23-24 February, 2013 at S.S.P.G. College Shahjahanpur (U.P.) India.

National

- Participated in the one day State Level Workshop entitled “Protection and Enforcement of Intellectual Property Rights: Opportunities and Challenges” on 8 February, 2023, organized by Research and Development Cell of Indira Priyadarshini Govt. Girls P. G. College of Commerce, Haldwani, Nainital, Uttarakhand.
- Participated in the 5 Days Workshop on “Data Analysis with SPSS” from 21-25 February, 2022, Organised by Faculty of Management Studies & Department of Management Studies, Gurukula Kangri (Deemed to be University), Haridwar (Uttarakhand).
- Participated in National Virtual Conference on “Reverse Migration: An Effort to Reblooming the Villages in the Wake of the Pandemic” from 28-29 July, 2021, Organised by Government PG College Bageshwar and Government Degree College, Tyuni, Dehradun (Uttarakhand).

- Presented a research paper entitled “Attitudes of Rural Youths’ towards Agriculture as an Occupation” (In joint name) in Technical Session Vth in a National Seminar on “Agricultural Transformation and Rural Development in India: Issues, Challenges and Possibilities” on 12-13 October, 2019 organized by Department of Economics, H.N.B. Garhwal University (A Central University) Srinagar Garhwal, Uttarakhand.
- Participated in National Seminar on “Values, Ethics and Social Responsibility” from 28-29 February, 2016 Organised by Faculty of Commerce at S.M.J.N. (P.G.) College Haridwar (Uttarakhand).
- Presented a research paper entitled “Impact of Stress Management in Corporate Sector” in National Seminar on “Impact of Stress Management in Business Organizations” from 31 Jan. to 01 Feb. 2016 at S.S. (PG) college, Shahjahanpur (U.P.) India.
- Participated in National Conference on “Contemporary Issues in Commerce Education in India” from 20-21 December, 2014 Organised by School of Management Studies & Commerce at Uttarakhand Open University Haldwani (Uttarakhand).
- Presented a research paper entitled “Corporate Social Responsibilities: Dimensions and Challenges in India” in National Seminar on “Indian Business Education and Research: Problems and Prospects” from 27 September, 2014 at P.G. College Ghazipur (U.P.) India.
- Participated in workshop on “Applied Statistical Methods and Data Analysis with SPSS 22” from 31 July to 01 August, 2014 Organised by Department of Business Management, at Chauras Campus, H.N.B. Garhwal University Srinagar Garhwal.
- Presented a research paper entitled “Sustainable Development of Uttarakhand: Challenges & Remedies” in National Conference on “Sustainable Development of India: Challenges & Remedies” from 22-23 March, 2014 Organised by School of Commerce, H.N.B. Garhwal University at Campus BadshahiThaul, Tehri Garhwal Uttarakhand.
- Presented a research paper entitled “Future Prospects and Challenges of Public Sector Enterprises” in National Seminar on “Developed India: Vision 2020” from 28-29 March, 2014 at Department of Commerce, University of Lucknow.
- Participated in workshop on “Statistical Techniques Using SPSS” from 05-06 November, 2012 Organised by Department of Statistics, School of Sciences at Chauras Campus, H.N.B. Garhwal University Srinagar Garhwal.
- Participated in workshop on “Statistics for Medical Research” from 28-29 September, 2012 at Vir Chandra Singh Garhwali Govt. Institute of Medical Science & Research Srinagar, Pauri Garhwal Uttarakhand