

# Bio-Data

Prof. (Dr.) Ehtesham Ahmad

*Professor of Commerce | Ex-Dean | Researcher in Interest*

*Free Banking & Finance*



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## Contact & Personal Details

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- LinkedIn: [linkedin.com/in/ehtesham-ahmad-7b38942a9](https://www.linkedin.com/in/ehtesham-ahmad-7b38942a9)
- Google Scholar: [https://scholar.google.com/citations?user=Ff1\\_HYQAAAAJ](https://scholar.google.com/citations?user=Ff1_HYQAAAAJ)
- Date of Birth: 17 June 1963
- Date of Superannuation (Retirement): 30 June 2025
- Last Pay Drawn (May-2025): Basic – 218,200 Gross – 354,610 Deductions – 75,400

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## Professional Summary

- 33+ years in academia (specializing in Finance, Islamic Banking, and Entrepreneurship).
- Expertise in finance, accounts, risk management & entrepreneurship, and curriculum design.
- Led major institutional roles (Dean, Controller of Examinations, RUSA Coordinator).
- 11 books published, 30+ research papers, and 50+ conference participations.

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## Academic & Administrative Roles

Khawaja Moinuddin Chishti Language University, Lucknow

2013 – Present

- Professor & Head, Department of Commerce

- **Dean, Faculty of Commerce (Former)**
- **Key Leadership Roles:**
  - Institutional Coordinator for RUSA 2014 (secured ₹20 crores funding).
  - Controller of Examinations (3 terms) & Deputy Controller.
  - Director, *Pandit Deen Dayal Upadhyay Shodh Peeth*.
  - Chairman, Admissions Committee (2024–25).
  - Provost of University Hostels (Boys & Girls), Library In-charge.
  - Chief Operating Officer – Awadh Incubation Foundation
  - In-Charge Vice-Chancellor
  - In-Charge Finance Officer

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## Education

Degree	Specialization	University	Year
D.Phil	Small Scale Industries (Finance)	University of Allahabad	2004
M.Com	Finance & Accounts	University of Allahabad	1984
B. Com	Accounts & Law	University of Allahabad	1982
Intermediate	Commerce	UP Board	1980
Matriculation	Maths & Commerce	UP Board	1978

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## Publications

### Authored Books (11)

1. Management Accounting for Business Decisions (Manisha Publications, 2017) | ISBN: 978-93-86731-21-0
2. Entrepreneurship & Small-Scale Industries (Manisha Publications, 2017) | ISBN: 978-93-86731-17-3
3. Cost Accounting (Manisha Publications, 2018) | ISBN: 978-93-88032-09-4
4. Financial Management (Manisha Publications, 2021) | ISBN: 978-93-89885-75-0

5. Business Communication (Poornam Publications, 2022) | ISBN: 978-93-933-66-00-9
6. Computerized Accounting (Manisha Publications, 2022) | ISBN: 978-93-94043-60-0
7. कम्प्यूटरीकृत लेखांकन (Computrikrit Lekhankan) (Hindi) (Poornam Publications, 2023) | ISBN: 978-93-93366-14-6
8. The Path of Youth Entrepreneurship (National Press Associates, 2024) | ISBN: 978-81-19674-55-8
9. Entrepreneurship: Toward a Driven Economy (Swarnajayanti Publications, 2019) | ISBN: 978-93-88838-32-0
10. Start-up India: A Drive Towards Self-Reliance (ABS Books Publications, 2022) | ISBN: 978-93-94424-09-8
11. Entrepreneurship for Sustainable Development (ABS Books, 2023) | ISBN: 978-93-94424-69-2

#### Edited Books & Chapters (7)

1. Social Banking in a Not-So-Social World (Red Shine Publications, 2022) | ISBN: 978-93-94727-36-6
  2. Entrepreneurship in India: Not Everyone's Cup of Tea (ABS Books, 2022) | ISBN: 978-93-94424-09-8
  3. The Present Era: Dynamic, Bigger, More Able (Gutenberg Books, 2020) | ISBN: 978-93-86240-82-8
- (Full list of chapters available in original CV)*

#### Research Papers (30+)

1. Moderated Mediation Analysis: Entrepreneurial Education's Influence on the SSN–EI link via Entrepreneurial Attitude | journal of International Council for Small Business | ISSN: (Print) (Online) Journal homepage: [www.tandfonline.com/journals/ucsb20](http://www.tandfonline.com/journals/ucsb20) | (Scopus)
2. Predicting Success Factors for Entrepreneurship | *Empirical Economics Letters* | ISSN 1681-8997 | 2023 (ABDC)
3. Non-Interest Banking in India: A Review | *IJAEM* | ISSN 2395-5252 (Impact Factor: 6.18) | 2024
4. Digital India & Economic Growth | *Abhinav Gaveshna* | ISSN 2394-4366 | 2023
5. Crypto-Currency in India: Present & Future | *IJNRD* | ISSN 2456-4184 | 2022
6. Ethical Banking: Need of the Hour | *Asian Journal of Multidisciplinary Research* | ISSN 2582-8088 | 2021

7. Analysing the critical success factor for entrepreneurship in hotel industry- a study of star category hotels in Uttar Pradesh | SHODHSAMHITA | ISSN 2277-7067 Dec 2022 | *(Complete list aligns with original CV entries)*
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#### Conferences & Seminars (Selected)

1. 74th All India Commerce Conference | Delhi School of Economics | Dec 2023
    - Presented: *Consumer Loyalty in Indian vs. Foreign Apparel Brands.*
  2. International Seminar on Accounting Education | Manipal University | Jan 2019
    - Presented: *Paradigm Shift in Accounting Education.*
  3. Entrepreneurship Development Conference | University of Lucknow | Feb 2021
    - Presented: *Role of Rural Entrepreneurship in Sustainable Development.*
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#### Ph.D. Supervision (11)

##### Awarded (8)

1. Dr. Ajay Kumar Mishra (2011): *Performance of Private Insurance Companies in India.*
2. Dr. Mariya Bint Seraj (2024): *Non-Interest Banking for Social Uplift (US Economy Case Study).*

##### Submitted (3)

1. Sayyed Zuhair Ali Zaidi: *Consumer Preferences for Indian vs. Global Retail Products.*
  2. Aayesha Aleem: *Attitude of Technical Students Toward Entrepreneurship in UP.*
  3. Azwar Jamal: *Analytical Study on Investment Pattern of Middle Class.*
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#### Research Projects

1. UP State Govt. Excellence Centre Grant | ₹7,25,000 | *Completed* | 2019
  2. Uttar Pradesh Higher Education Research Project | ₹1,82,000 | *Ongoing / Surrendered* | 2023
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#### Professional Affiliations

- Life Member: Indian Commerce Association, Indian Accounting Association.
- Executive Member: Indian Accounting Association (Gwalior Chapter).
- Member Faculty Board: Integral University, Lucknow

- **Member Faculty Board: Kumaon University, Nainital - Uttarakhand**
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### **Skills & Expertise**

- **Teaching: Financial Accounting, Research Methodology, Islamic Banking.**
  - **Research: Quantitative Analysis, Entrepreneurship, Policy Design.**
  - **Languages: English (Fluent), Urdu & Hindi (Native), Arabic & Persian (Read only)**
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### **Departmental Development Initiatives**

As Head of the Department of Commerce, Prof. (Dr.) Ehtesham Ahmad has initiated strategic developmental plans to align academic programs with evolving industry needs—particularly those in high-demand regions like the Gulf.

**1. Training & Placement Enhancement:**

The department is actively strengthening its Training & Placement Cell to bridge the gap between academic learning and industry readiness. Regular skill workshops, corporate tie-ups, and pre-placement grooming sessions are being institutionalized for both B.Com and M.Com students.

**2. Launch of Add-On Skill Development Programs:**

Aiming to equip students with market-relevant skills beyond their routine degree curricula, the department is introducing a range of diploma and certificate programs in high-demand areas including:

- **Cyber Security**
- **Digital Marketing**
- **Financial Analyst (with Excel & FinTech tools)**
- **Forensic Accounting & Fraud Detection**

**3. Global Employability Focus:**

These programs are specifically curated to enhance student employability in international markets, especially the **Gulf region**, where skill-based professional qualifications in finance, IT security, and digital commerce are in growing demand.

**Prof. Ehtesham Ahmad**