

## Umar Amin

Designation: Assistant Professor (Commerce)

Area of Specialization: Accounting & Finance

Current Posting: Government Degree College Tral

Email: umar9075@gmail.com

Phone: +91-9797994960

### Summary

Creative, energetic and qualified teaching professional with four years of progressive experience in international banking leveraging a unique blend of vision, ingenuity and strong teaching and research acumen for growth to excel in challenging and fast-paced environments.

### Objective

To pursue career in teaching and research

### Refresher Courses / Faculty Development Programmes / Orientation Courses attended

- Attended Two-Week Multidisciplinary Refresher Course on ***“Mental Health and Wellbeing in Higher Education Institutions: A Step Towards Viksit Bharat”*** organized by UGC-MMTTC, Ramanujan College, New Delhi in collaboration with University of Delhi from 10-March-2025 to 24-March-2025.
- Attended One-Week ***Faculty Induction Programme*** organized by IQAC, Government Degree College Tral from 01-May-2024 to 07-May-2024.
- Attended ***NEP-2020 Orientation & Sensitization Programme*** under Malaviya Mission Teacher Training Programme (MM-TTP) of University Grants Commission (UGC) organized by Central University of Kerala from 05-February-2024 to 14-February-2024.
- Attended Two-Week Refresher Course in the subject of ***Commerce and Management*** organized by UGC-Human Resource Development Centre, Kumaun University, Nainital, Uttarakhand, Uttar Pradesh from 14-December-2023 to 28-December-2023.
- Attended One-Week International Faculty Development Programme on ***“Data Analytics and Machine Learning”*** organized by Mizoram University and North-Eastern Hill University, India from 21-March-2022 to 25-March-2022.
- Attended One-Week International Faculty Development Programme on ***“Use of ICT with Special Emphasis on LMS (MOODLE) in Teaching Learning Process: A shift from Traditional to Digital Orientated LMS Based Teaching Learning & Assessment Process”*** organized by Government Degree College for Women, Baramulla, J & K, India from 07-March-2022 to 15-March-2022.
- Attended One-Week International Virtual Faculty Development Programme on ***“Tools and Techniques in Research”*** organized by Amar Singh College, Srinagar in collaboration with Cape Comorin Trust, Tamil Nadu from 07-March-2022 to 13-March-2022.
- Attended Six-Day International Faculty Development Programme on ***“Developing Your Research Project”*** jointly organized by North-Eastern Hill University (NEHU) Meghalaya, India and the Indian Society for Training and Development (ISTD), Shillong Chapter, Meghalaya, India in collaboration with Moran College, Assam, India and Sri Venkateswara University, Andhra Pradesh, India from 02-March-2022 to 07-March-2022.

- Attended One-Week International Faculty Development Programme on ***“Big Data Analytics”*** organized by PG Department of Banking and Insurance Management, Ethiraj College for Women (Autonomous), Chennai in collaboration with Binghamton University, New York, USA from 07-February-2022 to 15-February-2022.
- Attended One-Week Faculty Development Programme on ***“Research in Social Sciences: Contemporary Trends, Perspectives and Pedagogy”*** organized by Jawaharlal Nehru University, New Delhi in collaboration with Galgotias University, Uttar Pradesh from 07-February-2022 to 13-February-2022.
- Attended One-Week Faculty Development Programme on ***“Research Methodology and Publication Ethics”*** organized by Department of CSE, Islamic University of Science and Technology (IUST), Awantipora, J & K from 07-February-2022 to 11-February-2022.
- Attended One-Week Faculty Development Programme on ***“Recent Advancements and Emerging Technologies in the area of Education and Research”*** organized by IIMT College of Management, Greater Noida, Uttar Pradesh from 03-February-2022 to 09-February-2022.
- Attended Three-Day Online National Faculty Development Programme on ***“Relevance of Outcome Based Education in Teaching, Learning and Evaluation for Social Sciences”*** organized by Indian Institute of Management and Commerce (IIMC), Osmania University Hyderabad, India from 27-October-2021 to 29-October-2021.
- Attended Four Day Online Workshop on ***“Statistical Analysis and its interpretation using R and SPSS”*** organized by Internal Quality Assurance Cell, Christ Nagar College, Maranalloor, Trivandrum, from 04-October 2021 to 07-October-2021.
- Attended Two-Week Refresher Course in in the subject of ***Commerce and Management*** organized by UGC-Human Resource Development Centre, Kumaun University, Nainital, Uttarakhand, Uttar Pradesh from 13-September-2021 to 27-September-2021.
- Attended One-Week Online National Level Faculty Development Programme on ***“Accreditation Framework”*** organized by Internal Quality Assurance Cell, Christ Nagar College, Maranalloor, Trivandrum, from 31-August-2021 to 07-September-2021.
- Completed ***“ARPIT Refresher Course in Commerce”*** on 21-August-2021 organized by Shri Ram College of Commerce (SRCC), Delhi, India in collaboration with SWAYAM, NTA and AICTE.
- Attended Two Week Online Faculty Development Programme on ***“Entrepreneurship”*** organized by Department of Management Studies, Gates Institute of Technology, Andhra Pradesh and sponsored by Department of Science and Technology (DST), Government of India from 15-Mar-2021 to 27-March-2021.
- Attended One Week Refresher Programme on ***“Innovations in Management”*** organized by Department of Management Studies, MJP Rohilkhand University, Bareilly, Uttar Pradesh and sponsored by AICTE-ISTE from 16-Mar-2021 to 22-March-2021.
- Attended Two Week Online Faculty Development Programme on ***“Entrepreneurship”*** organized by Technology Business Incubator, Saint Peter’s Institute of Higher Education and Research (Deemed University), Chennai, Tamil Nadu and sponsored by National Science & Technology Entrepreneurship Development Board (NSTEDB), Department of Science and Technology (DST) and Government of India from 22-Feb-2021 to 09-March-2021.
- Attended One Week National Level Faculty Development Programme on ***“Transition to IFRS: Insight into Implications on Financial Statements”*** organized by Saint Joseph’s College of Commerce, Bengaluru, Karnataka from 10-February-2021 to 18-February-2021.

- Attended Three Week Online Faculty Development Programme on ***“Online Teaching Tools and Platforms”*** organized by Government College of Education (IASE), Srinagar in collaboration with Scrollwell EduTech LLP from 01-Sep-2020 to 21-Sep-2020.
- Attended Two Week Online Faculty Development Programme on ***“Managing Online Classes and Co-creating MOOCs 3.0”*** organized by Teaching Learning Centre, Ramanujan College, University of Delhi from 25-July-2020 to 10-Aug-2020.
- Attended Two Week Faculty Development Programme on ***“Information Communication Technology and Modern Education – The Way Forward (ICTME-2020)”*** at SPMR College of Commerce, Canal Road Jammu from 02-Mar-2020 to 17-Mar-2020 organized by Department of Higher Education, Government of Jammu and Kashmir.
- Attended Four Week ***General Orientation Course*** at UGC-Human Resource Development Centre, University of Kashmir, Srinagar, J&K from 06-Sep-2017 to 06-Oct-2017.

### **Workshops, Seminars, Webinars and Symposia Attended**

- Attended Two-Day Seminar on ***“Technical Terminology in Social Sciences”*** organized by Commission for Scientific and Technical Terminology, Ministry of Education, New Delhi at Government Degree College Tral on 04 and 05 March, 2024.
- Attended One-Week National Workshop on ***“Research Methodology in Literary Studies and Humanities”*** organized by Department of Humanities, Social Sciences and Management, National Institute of Technology (NIT) Srinagar from 28-February-2022 to 04-March-2022.
- Attended One-Day ***“IP Awareness/Training Programme”*** organized by the Controller General of Patents, Designs and Trademarks, Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India under National Intellectual Property Awareness Mission (NIPAM) on 03-March-2022.
- Attended CSIR sponsored Two-Day Workshop on ***“Artificial Intelligence and Next Generation of Cyber Security: Opportunities and Future Directions”*** organized by Department of Computer Science and Engineering (Cyber Security), Karpagam College of Engineering, Coimbatore, India from 25-Feb-2022 to 26-Feb-2022.
- Attended One-Day Workshop on ***“Competency Based Training for Performance Excellence”***, organized by Commonwealth Educational Media Centre for Asia (CEMCA), New Delhi on 29-January-2022.
- Attended Three-Day Workshop on ***“Enhancing Research Skills”*** organized by Government College of Education Jammu, J&K from 21-January-2022 to 23-January-2022.
- Attended One-Day International Webinar on ***“Corporate Actions – Dividends, Bonus and Splits”*** organized by Edify Edtech, Coimbatore, Tamil Nadu and sponsored by SEBI on 17-Sep-2021.
- Attended One-Day International Webinar on ***“Corporate Actions – Dividends, Bonus and Splits”*** organized by Edify Edtech, Coimbatore, Tamil Nadu and sponsored by SEBI on 17-Sep-2021.
- Attended One-Day National Webinar on ***“New Horizons in Accounting and Finance – Issues and Challenges”*** organized by Indian Accounting Association, Warangal Branch, University College of Commerce and Business Management, Warangal, Telangana State on 22-Sep-2020.
- Attended One-Day International Webinar on ***“Formulation and Implementation of Digital Strategy”*** organized by Human Capital Hub, Bharati Vidyapeeth Institute of Management Studies and Research, Navi Mumbai, India on 12-Sep-2020.
- Attended Three-Day online International Workshop on ***“Capacity Building and Redesigning the Learning and Research Aptitudes”*** organized by MAW College of Science and Technology, Hojai (Dibrugarh University) in collaboration with Ajmal Law College (Gauhati University) from Sep 05 to 07, 2020.

- Attended One-Day International Webinar on ***“Role of Finance in Environmental Sustainability”*** organized by Academy of EcoScience on 02-Sep-2020.
- Attended One-Day National Webinar on ***“Investor Awareness Programme”*** organized by GDC Tral, J & K in collaboration with Bombay Stock Exchange, India on 24-Aug-2020.
- Attended Three-Day workshop on ***“Intellectual Property Rights (IPR) – Fostering Innovation Ecosystem in J & K”*** organized by J & K Entrepreneurship Development Institute (JKEDI), Srinagar and Cell for IPR Promotion and Management (CIPAM), Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce and Industry, Govt. of India from 30-July-2018 to 01-Aug-2018.
- Attended One Day Seminar on ***“Financial Literacy”*** organized by Department of Commerce, Amar Singh College, Srinagar on 09-Nov-2017.
- Attended One-Day Seminar on ***“International Bank Guarantees: Challenges and Opportunities”*** organized by Commerz Bank at The Imperial Hotel, New Delhi on 20-June-2015.
- Attended One-Week workshop on ***Forex under XXV Series (2015)*** organized by FEDAI (Foreign Exchange Dealers' Association of India) at Baroda Academy, Bank of Baroda, Rajendra Place, New Delhi, India from 01-June-2015 to 06-June-2015.
- Attended Training Programme on ***“Foreign Exchange (Orientation) Programme”*** conducted by NIBSCOM (National Institute of Banking Studies and Corporate Management) at Staff Training College, Jammu and Kashmir Bank Ltd., Srinagar from 02-June-2014 to 07-June-2014.
- Attended One-Day Seminar on ***“Export Credit Insurance – Opportunities and Challenges”*** organized by ECGC (Export Credit Guarantee Corporation of India) Ltd., at New Delhi on 17-May-2014.
- Attended ***Induction Training Programme*** conducted by Technology Training College, Jammu and Kashmir Bank Ltd from 10-Jan-2014 to 11-Jan-2014.
- Attended ***Induction Training Programme*** conducted by Staff Training College, Jammu and Kashmir Bank Ltd from 06-Jan-2014 to 09-Jan-2014.
- Attended Two-Day workshop on ***“Commodity Futures Market”*** organized by Department of Business and Financial Studies, University of Kashmir in collaboration with MCX (Multi Commodity Exchange), Mumbai and FMC (Forward Markets Commission), Mumbai at University of Kashmir, Srinagar from 08-June-2013 to 09-June-2013.

### Conferences Attended / Papers Presented

- Presented a paper titled ***“Digital Banking Adoption: Predicting Determinants”*** at Two-Day International Conference on Innovative Multidisciplinary Approaches to Global Challenges: Sustainability, Equity and Ethics in an Interconnected World (IMASEE-2025) on 20 and 21 January 2025 organized by Vivekananda Global University, Jaipur, Rajasthan in collaboration with Conference World.
- Attended Two-Day International Conference on ***“Gender Sensitization: Rights, Policies and Issues”*** organized by Dean Students Welfare, Cluster University Srinagar in collaboration with Human Welfare Voluntary Organization on 05 and 06 June 2023.
- Presented a paper titled ***“A Comparative Analysis of Financial Performance of Banks”*** at Two-Day 1st International Conference on Recent Developments in Science, Humanities and Management (ICRDSHM) on 17 and 18 April 2018 organized by Amar Singh College, Srinagar in collaboration with Conference World.

- Presented a paper titled ***“Relationship between FDI Inflows and Economic Growth: A Review”*** at Two-Day National Level Conference on ‘Paradigm Shift in Business Education’ on 27 and 28 March 2018 organized by Post Graduate Department of Management Studies, Islamia College of Science and Commerce, Srinagar.

## Research Publications

- Amin, U. (2018). A Comparative Analysis of Financial Performance of Banks. *International Journal of Enhanced Research in Management & Computer Applications*, 7(3), 766-774.
- Amin, U. & Agrawal, S. (2024). Customer Satisfaction Towards Digital Banking: A Comparative Analysis between Public and Private Banks in J&K. *Business, Management and Economics Engineering*, 22(1).

## Book Publications

- Gupta A, Mir M.A and Amin U (2019), ***“Banking and Insurance”*** Himalaya Publishing House, ISBN: 978-93-5367-438-0

## Academic and Professional Qualifications

- Masters Degree in Commerce (M.Com.) from University of Kashmir with 1st Division in 2011.
- Bachelors Degree in Commerce (B.Com.) from University of Kashmir with 1st Division in 2009.
- Bachelors Degree in Education (B.Ed.) from University of Kashmir with 1st Division in 2018.
- HSC Examination from erstwhile J&K State Board of School Education with Distinction in 2006.
- SSC Examination from erstwhile J&K State Board of School Education with Distinction in 2004.
- UGC-NET (National Eligibility Test) in Commerce conducted by University Grants Commission in June-2012, Dec-2012 and June-2013.
- Certified Associate of Indian Institute of Bankers (CAIIB) from Indian Institute of Banking and Finance, Mumbai (IIBF) with 1st Division in 2015.

## Teaching Experience

Served as Assistant Professor at ***Amar Singh College, Srinagar*** from Feb-2017 to Nov-2023 and taught Financial Accounting, Accounting for Managerial Decisions, Corporate Accounting, Financial Management, Banking and Insurance, Cost Accounting, Entrepreneurship and Corporate Laws to Under-Graduate Level (B.Com and B.Com Hons) students for seven years.

## Research Experience

Pursuing Ph.D in Commerce

## Administrative Experience

- Associated with Admission Committee at Government Degree College Tral.
- Associated with Internal Audit Committee at Government Degree College Tral.
- Associated with Purchasing Committee at Government Degree College Tral.
- Associated with UGC Committee at Government Degree College Tral.
- Associated with Scholarship Committee at Government Degree College Tral.
- Worked as Member of Internal Audit cum Tax Evaluation Committee at Amar Singh College, Srinagar.

- Worked as Member of Admission and Timetable Committee at Amar Singh College, Srinagar.
- Worked as Member of Academic Monitoring Committee at Amar Singh College, Srinagar.
- Worked as Member of Academic Affairs Committee at Amar Singh College, Srinagar.
- Worked as Member of Protocol Committee at Amar Singh College, Srinagar.
- Worked as Member of Documentation Committee at Amar Singh College, Srinagar.
- Worked as Member of Purchasing Committee at Amar Singh College, Srinagar.
- Worked as Member of Seminars and Debates Committee at Amar Singh College, Srinagar.

## **Industry Experience**

Worked as Manager (Scale – I) at Jammu and Kashmir Bank Ltd. from July-2013 to Feb-2017 and handled the following responsibilities:

- Establishing Foreign Letters of Credit (FLC).
- Issuing Letters of Undertaking (LOU) to facilitate import financing.
- Issuing Foreign Bank Guarantees (FBG) and Counter Guarantees.
- Foreign Currency dealings.
- Effecting various types of Foreign Exchange Remittances.
- Issuance of E-BRC to exporters.
- Maintenance of FCNR (B) Deposits and EEFC Accounts.
- Handling of SWIFT Application for effecting various forex remittances and inter-bank financial telecommunication across globe.
- Handling of Import and Export Bills.
- Dealing in Forward Contracts.
- Performing General Banking Operations.

## **Membership in Academic / Professional Bodies**

- Member of Board of Studies for Under-Graduate B.Voc (Accounting and Taxation) Programme in Commerce at University of Kashmir, Srinagar.
- Member of Board of Studies for Under-Graduate (B.Com) Programme in Commerce at University of Kashmir, Srinagar.
- Member of Board of Studies for Under-Graduate (B.Com) and Post-Graduate (M.Com) Programmes in Commerce at Cluster University, Srinagar.
- Member of Board of Studies for Under-Graduate (BBA) and Post-Graduate (MBA) Programmes in Management at Cluster University, Srinagar.
- Member of Board of Studies for Under-Graduate Programme in Tourism and Travel Management (TTM) at Cluster University, Srinagar.
- Member of Indian Institute of Banking and Finance (IIBF).
- Member of Association of Mutual Funds in India (AMFI).