



THE BHAWANIPUR EDUCATION SOCIETY COLLEGE

ACADEMIC DEPARTMENT: Department of Commerce (Morning)

FACULTY ACADEMIC PROFILE / CV

Full Name of the Faculty Member: Dr. Uzma Khan

Designation: Assistant Professor

Specialization: Commerce



BIOGRAPHICAL SKETCH

Dr. **Uzma Khan** is currently serving as an **Assistant Professor of Commerce** at *The Bhawanipur Education Society College, Kolkata*. She holds a **Ph.D. in Commerce** from the University of Calcutta (2025), is **UGC-NET qualified**. Her academic background includes an M.Com from the University of Calcutta and a B.Com (Hons.) from Shri Shikshayatan College. Dr. Khan has extensive teaching experience in Financial Accounting, Taxation, and Management, with previous roles at Sister Nivedita University and The Bhawanipur Education Society College. She has authored several research papers on microfinance, fintech, and accounting practices in reputed journals and edited volumes. An active academic contributor, she has presented papers at numerous national and international conferences and participated in curriculum development and NAAC-related activities.

CONTACT INFORMATION

- **E-Mail ID (Official):** uzma.khan@thebges.edu.in
- **Mobile Number:** +91 9062906677

ACADEMIC QUALIFICATIONS

Abbreviation of the Degree	Name of the College / University	Class Obtained	Area of Specialization	Year of Passing
Ph.D	St. Xavier's College Autnomous, Kolkata affiliated to University of Calcutta	-	Commerce	2025
NET	-	-	Commerce	2019
M.Com	University of Calcutta	2 nd Class	Accounting & Finance	2015
B. Com (Honours)	Shri Shikshayatan College, University of Calcutta	1 st Class	Accounting & Finance	2013

POSITION HOLDING (FULL TIME)

Assistant Professor, **Department of Commerce (Morning), The Bhawanipur Education Society College, University of Calcutta**, January 2022 - Present

GUEST APPOINTMENT

Guest Faculty of Commerce, **Accounting & Finance - Department of Commerce (B.Com), The Bhawanipur Education Society College, University of Calcutta**, October 2021- December 2021.

SUBJECTS TAUGHT

- Financial Accounting
- Cost and Management Accounting
- Taxation
- Principles of Management

RESEARCH INTERESTS

- Microfinance
- Financial Inclusion
- Women Empowerment
- CSR

JOURNAL PUBLICATIONS

- Khan, U., Farheen, Z. and Roy, S. (2018) **Microfinance and Rural Credit access to the poor: Exploring the Possibilities and the Challenges**. KINDLER- The Journal of Army Institute of Management Kolkata. Vol XVIII Issue (1&2), ISSN 0973-0486.
- Khan, U. (2021) **Atmanirbhar Bharat Abhiyan: The way to future**. International Journal of Research Publication and Reviews(IJRPR). Vol II Issue 3, ISSN 2582-742.
- Mitra, S., Sharma, P. and Khan, U. (2021) **Demystifying the Cult of Cryptocurrency: A Discourse on Bitcoin**. The Management Accountant Journal. ISSN:0972-3528
- Mitra, S., Sharma, P., Dey, A., Hembrom, H. and Khan, U. (2021) **Finding the influence of NPAs on Profitability – A juxtaposition of Public and Private Sector Banks in India**. Amity Business Review ISSN: 0972-2343
- Mitra, S., Sharma, P., Dey, A., Hembrom, H. and Khan, U. (2021) **Capturing the Perception of Research Scholars towards online Ph.D Course work during Covid- 19 : A Dipstick study in Selected Regions of West Bengal**. The online journal of distance education and e-learning ISSN: 2147-6454.
- Khan, U. (2023). **Application of balanced scorecard as a performance measurement tool to internal audit function**. *PURSUITS: Academic Journal*, 10. ISSN 2322-0643.
- Khan, U. (2023). **Microfinance in India: A conceptual study**. *International Journal of All Research Education and Scientific Methods (IJARESM)*.
- Khan, U. & Dewan, G (2023). **Fintech in India: A study on digital transformation of financial services**. *International Journal of All Research Education and Scientific Methods (IJARESM)*
- Khan, U., & Guha Roy, S. (2025). **Exploring the socio-economic outcomes of microfinance institutions: An evidence-based study**. *International Journal of Creative Research Thoughts (IJCRT)*, 13(4).

PUBLICATIONS IN EDITED BOOK/ CONFERENCE VOLUMES

- Mitra, S., Sharma, P. and Khan, U. (2021) **Synchronizing Curriculum Development with Pedagogical Strategies in Higher Educational Institutions: Conceptual Framework**. National Education Policy – 2020, ISBN: 978-93-90903-55-9
- Mitra, S., Sharma, P., Dey, A., Hembrom, H. and Khan, U. (2021) **Impact of Financial**

Leverage on Profitability – An Empirical Study of select Indian Steel Companies, ISBN: 978-1-387-53928-4

- Khan, U. (2024). **Revolutionizing design thinking with artificial intelligence: Insights into principles and potential**. In *Success Mantra Publications* (Vol. 1). ISBN 978-81-980751-0-9.

PAPER PRESENTATIONS AT CONFERENCES

- Presented a paper on **“Financial Inclusion in India: A Review Of Initiatives And Achievements”** at the **Two day International Conference on Emerging Perspectives in Commerce Economics and Management- policies for a better world (ICCEM 2017)** on 2nd – 4th November 2017 organized by **ST. XAVIER’S COLLEGE(Kolkata)**
- Presented a paper on **“Role of Banks in Financial Inclusion in India.”** at the **Two-Day UGC Sponsored International Conference On Innovative Business Practices In A VUCA World** on 5th-6th January 2018 organized by **ST. XAVIER’S COLLEGE(Kolkata)**
- Presented a paper on **“Microfinance and Rural Credit access to the poor: Exploring the Possibilities and the Challenges.”** at the **38th National level Annual Conference of Bangiya Arthaniti Parishad on Economic Theory and Development Economics** on 17th-18th January 2018 organized by **BIJOY KRISHNA GIRL’S COLLEGE (Howrah)**
- Presented a paper on **“Microfinance and Rural Credit access to the poor: Exploring the Possibilities and the Challenges.”** at the **National Conference on Contemporary Management Practices (NCCMP 2018)** on 21st April 2018 organized by **ARMY INSTITUTE OF MANAGEMENT, (Kolkata).**
- Presented a paper on **“Rural Development through Microfinance.”** at **ICSSR Sponsored National Seminar in collaboration with Bengal Economic Association** on 1st September 2018 organized by **NABA BALLYGUNGE MAHAVIDYALAYA (Kolkata).**
- Presented a paper on **“An assessment of performance of Crop Insurance in India.”** At **UKEIRI supported Conference** organized by **Leeds Beckett University UK, University of Calcutta, India and INTERNATIONAL MANAGEMENT INSTITUTE OF KOLKATA.** on 21st January, 2019 organized by **INTERNATIONAL MANAGEMENT INSTITUTE OF KOLKATA**
- Presented a paper on **“An Empirical study on role of Microfinance Institutions on development of its beneficiaries: A study based on Kolkata District.”** at **National**

Seminar on Development In Commerce, Management & Economics in The Present Milieu of VUCA organized by Dept of Commerce (PG & UG), in collaboration with the ERIC, The Institute of Chartered Accountants of India on 27th May, 2019 organized by THE BHAWANIPUR EDUCATION SOCIETY COLLEGE.

- Presented a paper on **“A study on Performance of Microfinance Institutions in India”** at **ICCEEM 19 International Conference on Emerging Perspectives in Commerce, Economics, Environment and Management Transformation of the Global Economy, in collaboration with Bengal National Chamber of Commerce & Industry Micro, Small & Medium Enterprises and Textiles, Govt. of West Bengal on 13th – 14th September 2019** organized by **ST.XAVIER’S COLLEGE (Kolkata).**
- Presented a paper on **“Contribution of Microfinance to Living standards, Empowerment, Poverty Alleviation on its beneficiaries: A study with reference to Kolkata.”** at **Two-Day International Conference on Emerging Issues in Finance and Banking on 27th - 28th February 2020** organized by **SURENDRANATH EVENING COLLEGE (KOLKATA).**
- Presented a paper on **“Revolutionizing Design Thinking with Artificial Intelligence: Insights into Principles and Potential”** at **International Seminar on Design Thinking and Critical Thinking, organized by the Department of Commerce (Morning) in collaboration with IQAC (BESC) on 3rd December, 2024**

PARTICIPATION IN SEMINARS / WEBINARS / WORKSHOPS / CONFERENCES

- Participated in the **One Day Workshop on revised curricula of semeterized B.com (Hons & Genl.) courses of studies under CBCS& Related Issues. (25th November 2017)** organized by **T.H.K JAIN COLLEGE,KOLKATA) Dept. of Commerce, in association with of University of Calcutta.**
- Participated in the **Two Day workshop on Philosophy & application of research methodology in social science. (21-22 December 2017)** organized by **BANGABASI MORNING COLLEGE, Dept of Commerce.**
- Participated in the **Seminar on Intellectual Property Law and Internet (10th October 2018)** organized by the **ST. XAVIER’S COLLEGE (Kolkata), Dept of Computer Centre and Central Computing Facilities.**
- Participated in the **Skill Development Programme on Advanced Excel- A Professional**

Approach(14th December 2018) organized by the **ST. XAVIER'S COLLEGE (Kolkata)** – by **Dept. of Technology**.

- Participated in the **National Seminar on Human Development in India: A Road towards Sustainable Competitive Advantage** (18th-19th January 2019) organized by **THE HERITAGE COLLEGE, Kolkata, Dept. of Economics & Commerce** in collaboration with **Economic Research Unit, Indian Statistical Institute, Kolkata and Ramakrishna Mission Vivekananda Educational & Research Institute**.
- Participated in the **National Seminar on Development In Commerce, Management & Economics in The Present Milieu of VUCA** organized by **Dept of Commerce (PG & UG), in collaboration with the ERIC, The Institute of Chartered Accountants of India.** (27th May, 2019) organized by **THE BHAWANIPUR EDUCATION SOCIETY COLLEGE**.
- Participated in the **7- Day UGC Approved National Workshop on Qualitative Research Methodology (using SPSS-AMOS- i Thenticate)** (8th-17th August, 2019) organized by the **ST. XAVIER'S COLLEGE (AUTONOMOUS), KOLKATA -Dept. of Commerce and Management Studies**.
- Participated in the **One Day National Workshop on Plagiarism and Academic Integrity** (31st August, 2019.) organized by the **ST. XAVIER'S COLLEGE (AUTONOMOUS), KOLKATA - Dept. of Information Technology and Fr. Verstraeten Library**.
- Participated in the **Teacher's Conference on "EMPOWERING EDUCATORS"** (9th September, 2019) conducted by **TARADEVI HARAKCHAND KANKARIA JAIN COLLEGE. Organized by THE INSTITUTE OF COMPANY SECRETARIES OF INDIA.**
- Participated in the **One-Day Workshop entitled "CRAFTING AND CONDUCTING RESEARCH AND HOW TO PUBLISH" (UGC- CARE LISTED JOURNALS)** (9th November, 2019) organized by **ST. XAVIER'S COLLEGE (AUTONOMOUS), Kolkata**.
- Participated in the **Webinar on Research Proposal Writing** (17th June, 2020) organized by **DON BOSCO COLLEGE OF ARTS AND SCIENCE by Internal Quality Assurance Cell. (Tamil Nadu)**.
- Participated in the **Webinar on Future of Education Post Covid** (18th June, 2020) organized by the **Mc Graw Hill Webcasts**.
- Participated in the **One Day International Webinar on Pandemic and Societal Implications: India and her Neighbours** (22nd June, 2020) organized by **Women Cell, KULTICOLLEGE**.
- Participated in the **Webinar on Impact of Covid-19 on Indian Financial Markets** (23rd June, 2020) organized by the **THE HERITAGE COLLEGE, Department of Commerce (Kolkata)**

- Participated in the **National level webinar on Post lockdown Economy : Impact on MSME and Education** (25th June, 2020) organized by **SHIBPUR DINOBUNDHOO INSTITUTION (College)**.
- Participated in the **Pandemics and Natural Disaster: Understanding and Coping** (11th & 12th July, 2020) organized by **ST. XAVIER'S COLLEGE(AUTONOMOUS), Kolkata organized by IQAC and Academic Council**
- Participated in the **Webinar on Leading an Organization in VUCA times** (15th July, 2020) organized by **HERITAGE BUSINESS SCHOOL**.
- Participated in the **Webinar on Structuring of Personal Finance through Diversification** (22nd July, 2020) organized by **HERITAGE BUSINESS SCHOOL**.
- Participated in the **Online Teacher's Conference on "Impact of Covid-19 on Indian Economy** (26th July, 2020) organized by **VICTORIA INSTITUTION (College) and THE EASTERN INDIA REGIONAL COUNCIL OF THE INSTITUTE OF COMPANY SECRETARIES OF INDIA**.
- Participated in the **Webinar on "Leading through Crisis: How great Leaders think** (4th August, 2020) organized by **GOA BUSINESS SCHOOL**.
- Participated in the **State level Webinar on Recent Tax reforms in India: Impact on Tax Payers and their attitudes** (5th August, 2020) organized by **KHUDIRAM BOSE CENTRAL COLLEGE, organized by Department of Commerce under IQAC**.
- Participated in the **State level Webinar on Budget 2020: An Overview** (7th August, 2020) conducted by **RAJA PEARY MOHAN COLLEGE, Hooghly**.
- Participated in the **One Day National Level Webinar on Entrepreneurship Development : Challenges and Opportunities for Star-Ups** (16th August, 2020) organized by **CHARUCHANDRA COLLEGE (Affiliated to University of Calcutta) in collaboration with HARIMOHAN GHOSE COLLEGE (Affiliated to University of Calcutta)**
- Participated in the **Online FDP on "Data Analytics for Business & Research"** (4th December, 2021.) organized by **ST. XAVIER'S COLLEGE (AUTONOMOUS), Kolkata organized by Department of Information Technology, Faculty of Commerce**.
- Participated in the **Faculty Mentoring Workshop** (27th December, 2021) organized by **The Bhawanipur Education Society College and Ummeed Counselling & Consulting Services**.
- Participated in **Seven Day Faculty Development Program on "Recent Developments in Accounting and Finance"**. (15th – 21st December) organized by **ST. XAVIER'S COLLEGE (AUTONOMOUS), Kolkata organized by IQAC**.

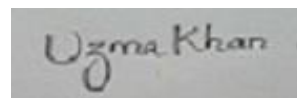
- International Conference on NEP'20- Organized (27th May,2023) by The Bhawanipur Education Society College- Department of Commerce (Morning) In Collaboration with IQAC
- Faculty Development Program on “Teaching Learning and Assessing in HEIs” (30th June and 1st July 2025) Sister Nivedita University
- International Seminar on “New Age Technology and its Impact on Financial Domain” (1st April,2024) The Bhawanipur Education Society College- Department of Commerce (Morning) In Collaboration 2024 with IQAC & Board of Studies (Academic) ICAI - (2024)

OTHER NOTABLE ACTIVITIES

- Certified Mentor to practice as a Mentor at The Bhawanipur Education Society College. (Participated in 50 hours Experimental Learning Training by Ummeed.)
- Invited as a Resource Person in 28 days GURU DAKSHTA 24th Faculty Induction Programme (FIP) on **Research in the Age of Complexity: A Holistic Exploration of Quantitative, Qualitative and Mixed Methods in Academia** on 25.02.2025 at Ranchi University.

VISION STATEMENT

- Prepare students to be change makers in their professional workforces after graduation.
- Encourage open minds and creative thinkers who will meet the challenges of their generation.
- Encourage students to embrace enterprise, self-confidence, creativity and social justice in all their endeavors.
- Promote the virtues of research and scholarly inquiry, so that students can bring important critical thinking skills to their pursuits, both inside and outside the college.



Signature of the Faculty Member

Date: 23th September, 2025