CURRICULUM VITAE

Prof. (Dr.) Mushtaq Ahmad Darzi

Professor & Head, Department of Management Studies, University of Kashmir Hazratbal, Srinagar-190006

CARREER OBJECTIVE:

Strive for Achieving an Excellence in Teaching, Research and Administration.

PERSONAL:

Age: Born on May 7, 1962 Marital Status: Married.

ADDRESSES:

Correspondence Address: Professor & Head, Department of Management Studies, University of Kashmir, Hazratbal, Srinagar, 190006. J & K

Email: <u>mushtaqad62@yahoo.co.in</u> <u>mushtaqbs@gmail.com</u>

Phone: Mobile: 0-9419089086

PROFESSIONAL QUALIFICATION:

June 1996 to April 1997:Faculty Development Programme in ManagementIndian Institute of Management, Ahmedabad

ACADEMIC QUALIFICATION: <u>The University of Kashmir</u>

2002	Ph.D in Management, Thesis on "A Critical Study of Project Appraisal Practices Followed by Development Banks of J&K"
1988	M.Phil. Dissertation on, "An Analysis into the Working of Industrial Estates in District Baramulla (J&K)"
1984	M.Com.

AWARDS & DISTINCTIONS:

- First Class First Position in FDPM (1996-1997), Indian Institute of Management, Ahmedabad
- First Class Second Position in M.Com (1983-84), University of Kashmir.

TEACHING EXPERIENCE:

Jan 1, 2009 Present	Professor, Department of Management Studies, University of Kashmir, Srinagar.
Dec 28, 2002Dec31,2008	Associate Professor, Department of Management Studies, University of Kashmir, Srinagar.
Aug. 6, 1992Dec 27, 200	2 Lecturer (Sr. Scale)/ Lecturer, Department of Management Studies, University of Kashmir, Srinagar.
JuneAugust 1987	Lecturer in Commerce, Govt. Degree College, Sopore.
March 1986Jan. 1987	Lecturer in Commerce, Govt. College for Women, Nawakadal, Srinagar.

ADMINISTRATIVE EXPERIENCE:

May 2017Continuing	Head, Department of Management Studies, University of Kashmir
June 2008 August 2017	Coordinator, Academics & Examinations, Department of Management Studies, University of Kashmir
March 2012 March 2016	Liaison Officer/Coordinator (Management Programmes) Directorate of Distance Education, University of Kashmir
Jan 2012Jan 2014	Joint Director (Seminars) Indian Institute of Public Administration, J & K Regional Branch
May 2011March 2014	Associate Dean Students Welfare, University of Kashmir
Nov 2008April 2009	Dy. Project Director, Evaluation Centre, University of Kashmir
Mar16, 2007May15, 2008	Regional Director, IGNOU Regional Centre, Srinagar (On Deputation from University of Kashmir)
Mar9, 2005 Mar15, 2007	Warden, Ghani Kashmiri Research Scholars Hostel / Moulana Anwar Shah Hostel, University of Kashmir
Aug 4, 1987Aug 6, 1992	Assistant Manager, J&K State Industrial Development Corporation Ltd. Job Functions: Project Appraisal, Disbursement and Recovery.

VISITING FACULTY:

- Institute of Management & Public Administration, Srinagar.
- Accounts Training College, Govt. of J & K, Old Secretariat, Srinagar
- Entrepreneurship Development Institute, Sempora, Pampore.
- Islamic University of Science and Technology, Awantipora, Kashmir
- Institute of Home Science, University of Kashmir
- Entrepreneurship Development Centre, University of Kashmir
- Gujarat Technological University, Gujarat.
- Sai Ram Institute of Management & Technology, Chennai
- Indira Gandhi National Open University.
- Central University of Kashmir.

- UGC-Human Resource Development Centre, University of Kashmir
- National Institute of Cooperative Management, Gandhinagar, Gujarat

SEMINARS AND WORKSHOPS ATTENDED:

- 5th International Conference on Sustainable Destination Excellence Organized by School of Hospitality & Tourism Management, University of Jammu, on February 23-24, 2018. Paper presented: Study of Reengineering practices in Tourism Industry.
- International Conference on Tourism 2017 Organized by Central University of Kashmir at Leh, Ladakh J & K in collaboration with ITHC & CIBS on September 8-9, 2017. Papers presented:
 - (i) Antecedents of Tourist Loyalty to Tourist Destionations in Jammy & Kashmir : A Psychometric Approach.
 - (ii) Re-imagining Tourism in Kashmir: Translating Cultural inimitability into a Comparative Advantage
- 17th International Business Horizon INBUSH ERA World Summit 2017 Organized by Amity University U P in Association with The University of Northampton on February 8-10, 2017. Papers presented:
 - (i) Personnel Capability and Customer Satisfaction as Predictors of Customer Retention: A Mediated-Moderation Study. (Awarded Best Paper Presentation).
 - (ii) Credit Risk Management Parameters as Antecedents to Bank Efficiency A Case Study of HDFC Bank.
- National seminar on Growth & Development in North Western Region: Issues & Perspectives. Organized by Department of Economics, University of Kashmir on March 16-17, 2016. Paper Presented: Role of Micro, Small and Medium Enterprises in Economic Resurgence of J & K- An Analytical Review.
- Research Week organized by Gujarat Technological University, Ahmedabad Gujarat, 3rd March 2016. Paper presented: Inclusive Banking: A Factor for Sustainable Development.
- International Conference on Contemporary Building Strategies in Business and Technology for Sustainable Development. Organized by Sri Ganesh School of Business Management Salem, on 19-02-2016. Paper Presented: CRM Capability and Sustaining of Competitive Advantage.
- National seminar on Growth & Development in North Western Region: Issues & Perspectives. Organized by Department of Economics, University of Kashmir, from 16-03-2016 to 17-03-2016. Paper Presented: Role of Micro, Small and Medium Enterprises in Economic Resurgence of J & K- An Analytical Review.
- International Conference on Sustainable Development and Technological Innovation. Organized by Islamic University of Science & Technology, from 23-12-2015 to 24-12-2015. Paper Presented: Micro-finance - As Tool for Sustainable Development
- National Level Conference on "Commerce & Management Education Under New Education Policy". Organized by Islamia College of Science & Commerce, Srinagar on 09-10 December 2015. Paper Presented: Knowledge Management in Higher Education through Internationalization.

- 11th JK Science Congress 2015 Scientific, Social and Economic Dimensions of Climate Change. Organized by University of Kashmir. Paper Presented "Go Green With Green Human Resource Management Practices"
- JK Women Science Congress 2015 Advances in Science & Technology: Role of Women Organized by J&K State Science, Technology & Innovation Council, Govt of J & K in collaboration with Govt. College for Women, Nawakadal, Srinagar. Papers Presented:
 - (i) Women in Handicraft Sector: Opportunities & Challenges in Jammu & Kashmir
 - (ii) Women in Information Technology: Challenges and Issues.
- Sixth International conference on "Banking, Finance, Business & Technology for Sustainable Development in Global Market (IBFBT-2015) on 9-10th October 2015. Paper presented: "Inclusive Banking: A Factor for Sustainable Development". Awarded best paper presentation.
- National Conference on Entrepreneurship Development (NCED-2015). Organized by Govt Degree College Bemina Srinagar. 14-15th September 2015; Paper Presented:
 - (i) Impact of CRM Capability on Competitive Advantage in the Banking Sector: A study of Conflict Zone
 - (ii) Financial Literacy and Investment Behaviour of Salaried Individuals in Kashmir Valley
 - (iii)Women Empowerment and Entrepreneurship Development
- Resource Person to National Level Workshop on "The Art of Case Analysis and Methods for B-School Faculty" organized by Sai Ram Institute of Management Studies, Tambaram Chennai, July 13, 2015
- "Accountancy & Commerce Education Summit" Organized by Institute of Chartered Accountants of India on 19th January 2015 at India Habitat Centre, New Delhi.
- Research Week organized by Gujarat Technological University, Ahmedabad Gujarat, 10-11 March 2014. Paper presented: Emerging Issues in Accounting.
- National seminar on Higher Education Organized by Directorate of Distance Education University of Kashmir, March 18-19, 2014. Paper presented: Towards Quality Management in Higher Education
- International Conference on "Contemporary Issues in Business, Management & Finance (CIBMF-11, 2013)" Organized by Department of Business & Financial Studies University of Kashmir, September 28-29, 2013
- National Conference on "Contemporary Issues in Business, Management & Finance" Organized by Department of Business & Financial Studies University of Kashmir, September 21-23, 2012
- Workshop on "Professional Enrichment of Working Urdu Journalists" Organized by National Council for Promotion of Urdu Language New Delhi & University of Kashmir, July 07-14, 2012.
- Workshop on "Role of Education In Creating Project Mindset", Organized by International Project Management Association & University of Kashmir, June 18, 2011.

- International Conference on "Interest free Institutional Mechanism (Banking, Finance & Insurance) for Promoting Investment" Organized by Institute of Objective Studies & University of Kashmir, June 3-5, 2011.
- Conference on "Total Quality Management in Business Education An Emerging paradigm", Organized by University of Kashmir, June 02, 2010.
- Seminar on "Emerging Dimensions of Accounting and Finance", Organized by Indian Accounting Association J & K Chapter and G M College Srinagar, November 04, 2009.
 - Paper Presented: Assessment of Projected Financial Statements in Project Appraisal by Development Banks.
- Workshop on "Advanced Computing for Statistics and Optimization using Software" Organized by Department of Statistics, University of Kashmir, October 22, 2008.
- National Workshop on "Capacity Building of Faculty Working at ODL Institutions" Organized by Directorate of Distance Education, University of Kashmir, May 17-19, 2008.
- Science Technology & Society, Fourth JK Science Congress Organized by University of Kashmir, 2008. Paper Presented: (i) Prevalence of Malnutrition among Children Residing in Urban Slums & (ii) Food & Nutritional Behaviour of Thyroid Disorder Patients.
- National Workshop on "Self Instructional Material Development" Organized by IGNOU Regional Centre Patna, Oct. 25-27, 2007.
- Seminar on "Health & Nutrition Education" Organized by University of Kashmir, March 7-8, 2007. Paper Presented: Lactose Intolerance.
- National Seminar on "Mental Health and Stress Management" Organized by Department of Psychology, University of Kashmir, Nov. 23-24, 2006
- Workshop on "Self Learning Support in Distance & On-line Education Service" Organized by Centre of Distance Education, University of Kashmir, Sept. 18-20, 2006.
- Second J & K Science Congress Organized by University of Kashmir, July 25-27, 2006. Paper Presented: Foods Causing Food Allergy and Food Intolerance in Infants and Children.
- Seminar on "Rural Employment Generation Programme" Organized by Khadi & Village. Industries Commission, Govt. of India & University of Kashmir, March 15, 2006.
- Seminar on "Time Management" Organized by State Institute of Education Govt. of J & K, Srinagar, August 3-5, 2005. Paper Presented: Time Management
- Management Development Programme Organized by Small Industries Service Institute, Ministry of Small Scale Industries, Govt. of India, October 16-22, 2003
- Seminar on "Entrepreneurial Opportunities in J & K" Organized by Khadi & Village Industries Commission, Govt. of India & University of Kashmir May 9-11, 2003
- National Seminar on "Commerce Education in the Next Millennium" Organized by Department of Commerce, University of Kashmir, September 4-5, 2001
- Seminar on The Race to Win the Market Place: Lessons from dot.com. Failures" Organized by Department of Management Studies, University of Kashmir, July 9, 2001
- Workshop on "WTO Sensitization Workshop" Organized by University of Kashmir & Ministry of Industry, Govt. of India, July 29, 2000

- International workshop on "Marketing Challenges in Next Millennium" Sponsored by North American Society for Marketing in India (USA) 6-8 June 1999
- Seminar on "Management of Change" Organized by Indian Institute of Management, Ahmedabad, March 17-19, 1997
- Seminar on "Management of Excellence by Chief Executives" Organized by Indian Institute of Management, Ahmedabad, December 20-22, 1996
- Seminar on "Building Competitiveness in Small and Medium Enterprises" Organized by Indian Institute of Management, Ahmedabad. September 23-28, 1996

ORIENTATON COURSES ATTENDED:

- Orientation Programme for Academic Counsellors Organized by IGNOU Regional Center, Jammu, Dec. 15...Dec. 16, 2004
- General Orientation Course Organized by UGC Academic Staff College at Department of Education, University of Jammu, Jan 11......Feb 5 1993

REFRESHER COURSES ATTENDED:

- Refresher course in Commerce/Management, University of Kashmir, Oct. 5..Nov. 4, 2004.
- Refresher course in Management, Bundelkhand University, Jhansi, Feb 07 28, 2003
- Faculty Development Programme in Management, Indian Institute of Management, Ahmedabad, June 27, 1996.....April 15, 1997.
- Faculty Talent Promotion Scheme, Management Development Institute, Gurgoan, February 19 28, 1996.
- Faculty Talent Promotion Scheme, Indian Institute of Management, Ahmedabad, January 30...Feb. 18, 1996
- Documentation, Disbursement and Recovery Practices of DFIs, Management Development Institute, Gurgoan Nov. 28...Dec. 3, 1988.
- Young Executive Development Programme for DFIs, Management Development Institute, Gurgoan, November 9....December 5, 1987.

FACULTY PROGRAMMES ORGANISED:

- Industrial Visit for P.G Management Students at Delhi, U.P and Haryana, 2001-2015
- Guest Faculty Programme for P.G Management Students, Organized at Department of Economics, University of Jammu, 1994-95.

COURSE MATERIAL WRITTEN:

Directorate of Distance Education The University of Kashmir Financial Accounting and Accounting for Managers

CASE STUDIES DEVELOPED:

M/S FDPM Pens (p) Ltd. Theme: Financial Appraisal, Submitted to Indian Institute of Management, Ahmedabad

PUBLICATIONS:

- "Service, People and customer Orientation: A Capability View to CRM and Sustainable Competitive Advantage" Vision The Journal of Business Perspective {SAGE Publication}, Vol. 22 {2} 2018: {ISSN: 0972-2629}
- "Antecedents of Customer Loyalty in Banking Sector: A Mediational Study" VIKALPA – The Journal of Decision Makers {SAGE Publication}, Vol. 43 {2} 2018: {ISSN: 0256-0909}
- "Antecedents of Tourist Loyalty to Tourist Destinations: A Mediated-Moderation Study" International Journal of Tourism Cities {Emerald Publication}, Vol. 4 {2} 2018: {ISSN: 2056-5607}
- "Personnel Capability and Customer satisfaction as predictors of Customer Retention in the Banking Sector: A Mediated-Moderation Study" International Journal of Bank Marketing {Emerald Publication}, Vol. 36 {4} 2018: {ISSN: 0265-2323}
- "Kashmir Pashmina A Journey of Standardization through Geographical Indication", International Journal of Applied Research, Vol 3 {5} 2017: {ISSN: 2394-7500}
- "Impact of Credit Risk Management on Performance of banks" International Journal of Commerce and Management Research, Vol. 3{3} 2017: { 2455-1627}
- "Information Technology and Sustainable Development: A Review" SANKALPA: Journal of Management & Research, Vol. 7{1} 2017: {ISSN: 2231-1904}
- "Empowering Women : Fostering Entrepreneurship" NICM Bulletin-The Journal of Management and Co-operation, Vol 13 {1} 2016: {ISSN: 2249-2275}
- "Determining the role of Employee's Perception towards CRM Practices and Customer Retention" Pacific Business Review International, Vol. 1 {3} 2016: {ISSN: 0974-438X}
- "Exploring the Role of Microfinance in Entrepreneurship and Socio-economic Development" Journal of Agricultural Development and Policy, Vol 26{1} 2016: {0974-9071}
- "Customer Relationship Management: An Approach to Competitive Advantage in the Banking Sector by Exploring the Meditational Role of Loyalty" International Journal of Bank Marketing {Emerald Publication}, Vol. 34 {3} 2016: {ISSN: 0265-2323}
- "Women in Income Generating Activities: Satisfaction and Work Family Conflict" International Journal of Scientific Research, Vol. 5 {1} 2016: {ISSN: 2277-8179}
- "Entrepreneurial Trait Analysis of Women Entrepreneurs in Kashmir" International Journal of Humanities & Social Science Research, Vol. 2{3} 2016: {ISSN: 2455-2070}
- "Customer satisfaction A Study of J & K Bank" International Journal of Commerce & Management Research, Vol. 2{3} 2016: {ISSN: 2455-1627}
- "An Empirical Study of Customer Perception towards CRM Capabilities and Demographic Variables in Banking Sector" SANKALPA: Journal of Management & Research, Vol. 6{1} 2016: {ISSN: 2231-1904}

- "Scenario of Women Entrepreneurship in Kashmir" International Journal of Research in Computer Application & Management, 6{1} 2016: {ISSN: 2231-1009}
- "Go Green with Green Human Resource Management Practices" International Journal of Research in Commerce & Management, Vol. 7{1} 2016: {ISSN: 0976-2183}
- "Managing Talent for Competitive Advantage" International Journal of Applied Research, Vol. 2{2} 2016: {ISSN: 2394-5869}
- "Knowledge Management in Higher Education through Internationalization" The Business Review Vol. 19 {2}, 2015. {ISSN: 0972-8384}
- "Handicraft Sector of J & K: Opportunities, Challenges and Role of Women" NICM Bulletin-The Journal of Management and Co-operation, Vol 12 {4} 2015: {ISSN: 2249-2275}
- "Job Stress and its Impact on Day to Day Life of Working Women" NICM Bulletin : The Journal of Management and Cooperation, Vol 12 {2} 2015: {ISSN: 2249-2275}
- "Inclusive Banking: A Factor for Sustainable Development" International Journal of Management Science Vol. 7 {1} 2015 {ISSN 2347-856}
- "Micro-Finance as an Instrument for Development: A Comprehensive and Process Model" Sankalpa – Journal of Management & Research Vol. 5 {2}, 2015 {ISSN: 2231-1904}
- "Impact of Mother's Nature of Work on Personality Development of Pre-school Children" International Journal of Home Science Vol. 1 {3} 2015. {ISSN: 2395-7476}
- "Impact of Advertisement on Purchase Decision Making of Fast Foods" International Journal of Research and Development Vol. 3 {2}, 2015 {ISSN: 2321-3434}
- "Working Conditions of Women in Kashmir" Nature and Science Vol. 13 {9}, 2015 {ISSN: 1545-0740}
- "Exploring the Role of Gender on Customer Satisfaction: A Customer Relationship Perspective from Banking Sector" The Business Review Vol. 18 {1}, 2014. {ISSN: 0972-8384}
- "Green Marketing: A Driver for Green Brand Equity and Sustainable Development" international Journal of Humanities & Social Studies, Vol. 2 {12}, 2014. {ISSN: 2321-9203}
- "Impact of Globalization on Women Education" International Journal of Research in Social Sciences Vol. 4 {3}, 2014. {ISSN: 2249-2496}
- "Faculty Perception towards Total Quality Management in Higher Education" Journal of Research, Extension and Development Vol.2 {10}, 2014. {ISSN: 2319-1899}
- "Impact of Globalisation on Women Empowerment" Journal of Research, Extension and Development Vol.2 {10}, 2014. {ISSN: 2319-1899}
- "Total Quality Management in Higher Education" Journal of Research, Extension and Development Vol.2 {9}, 2014. {ISSN: 2319-1899}
- "Customer Relationship Management: A Review of Indian Banking Sector" The Business Review Vol. 17 {1&2}, 2013. {ISSN: 0972-8384}

- "Service Quality Perceptions: A Gap Analysis between Employees and Customers in Financial Sector", Insight Management Review, Vol. 4 {1}, 2013. {ISSN: 2271-5676}
- "SWOT Analysis of Eco-Labels and their Projection on Sustainability Spectrum: A Theoretical Evaluation of Destination India" Atna—Journal of Tourism Studies, Issue # 10, Vol. 8 {2}, 2013. {ISSN 0975-3281}
- "Factors Influencing Growth of Children" Journal of Research, Extension and Development Vol. 1 {7}, 2013. {ISSN: 2319-1899}
- "Women in Livestock Management", Journal of Research, Extension and Development Vol. 1 {5}, 2013. {ISSN: 2319-1899}
- "Evaluation of Estimated Financial Statements in Project Appraisal by Financial Institutions" The Business Review Vol. 15 {2}, 2010. {ISSN: 0972-8384}
- "Motivational Factors Affecting Entrepreneurial Decision of Women in Kashmir: Critical Issues and Concerns" Human Behaviour – Journal of Applied Psychology Vol. 5 {1}, 2010. {ISSN: 0975-6582}
- "Knowledge Management: Significance and Application in Indian Business Sector", Human Behaviour – Journal of Applied Psychology Vol. 4 {1}, 2009. {ISSN: 0975-6582}
- "Food Causing Food Allergy and Food Intolerances in Infants and Children", Conference Paper in edited book, Science for Better Tomorrow 2008.
- "Total Quality Management in Hospital Nutrition Services with Special Reference to Patient Satisfaction" Oriental Science Vol. 12 {1}, 2007. {ISSN: 0971-793X}
- "Evaluation of Management in Project Appraisal" The Business Review Vol. 12 {1}, 2006. {ISSN: 0972-8384}
- "Assessment of Motor Development among Kashmiri Rural Pre-school Children" Insight – Journal of Applied Research in Education Vol. 12 {1}, 2006. {ISSN 0975-0665}
- "Job Satisfaction among Teaching and Non-Teaching Working Women" Insight Journal of Applied Research in Education Vol. 11 {1}, 2005. {ISSN 0975-0665}
- "Strategy for Entrepreneurship Development", The Business Review Vol. 11 {1}, 2004. {ISSN: 0972-8384}
- "Budgetary Control as an Integrated Congruence of Management and Accounting Processes" The Business Review Vol. 10 {2}, 2004. {ISSN: 0972-8384}
- "Prevalence of Food Allergy Among Kashmiri Infants & Children", Journal of Medical Sciences, Vol. 7 {2}, 2004. { ISSN 0972-110X }
- "J & K State Financial Corporation Some Issues of Progress", The Business Review Vol. 9 {1}, 2002. {ISSN: 0972-8384}
- "Efficacy of Industrial Estates in Jammu & Kashmir", The Business Review Vol. 8 {1&2}, 2002. {ISSN: 0972-8384}
- "In Search of Indian Management", The Business Review Vol. 7 {1&2}, 2001. {ISSN: 0972-8384}

- "Means of Financing & Financial Analysis in Industrial Project Evaluation", The Business Review Vol. 6 {1&2}, 2000. {ISSN: 0972-8384}
- "Financial Appraisal of Industrial Projects by Commercial Banks- A case study", The Business Review Vol. 5 {1&2}, 1999. {ISSN: 0972-8384}
- "Banking in the Rural Development-A Study of J& K Cooperative Central Land Development Bank Ltd.", The Business Review Vol. 2 {1}, 1996. {ISSN: 0972-8384}

PROJECT STUDY CONDUCTED:

- Mid Term Appraisal of XIth Five Year Plan {Health, Minorities, Women and Children, Handloom and Artisans} Organized by Planning Commission & Supported by UNFPA, UNICEF & UNIFEM, 2009.
- Project completed on "India Fact file on ODL System pertaining to Jammu & Kashmir" Funded by Distance Education Council, IGNOU, 2008.
- Project completed on "State Development Report for Jammu & Kashmir {2002}" Funded By: Planning Commission, Govt. of India, 2002.
- Project study undertaken on Financial Analysis of Commercial Banks A Comparative study of Private Sector Banks, Submitted to Indian Institute of Management, Ahmedabad {1996-1997}
- Project study undertaken on Credit Appraisal Techniques for Industrial Projects by Commercial Banks with special reference to Financial Appraisal, Submitted to Indian Institute of Management, Ahmedabad {1996-1997}

MEMBER EDITORIAL BOARD:

- The Business Review (ISSN: 0972-8384) Published by School of Business Studies, University of Kashmir
- SANKALPA Journal of Management & Research (ISSN 2231-1904): Published by C. K. Shah Vijapurwala Institute of Management; Shri Mahavir Jaina Vadyalaya Campus, Vadodara
- Amity Journal of Strategic Management (ISSN: 2457-0036): Published by Amity School of Business, Amity University, Noida
- International Journal of Business & Management Science (ISSN 2208-2109): Engineer's Publication House, Haryana
- FIIB Business Review (FBR) (ISSN: 2319-7145): Published by Fortune Institute of International Business, New Delhi.

RESEARCH STUDIES SUPERVISED/SUPERVISING:

Supervised / supervising various research scholars for M.Phil and Ph.D degrees in Management, Commerce, Banking and Tourism Management.

PROJECT STUDY GUIDED:

- Guided P.G Management Students {The Business School, University of Kashmir} in carrying out their Project Studies in Accounting and Finance in partial fulfillment of their post- graduate courses.
- Guided P.G Home Science Students {Institute of Home Science, University of Kashmir} in carrying out their Project Studies in Management Areas in partial fulfillment of their post-graduate courses.
- Guided MBA Students {Indira Gandhi National Open University} in carrying out their Project Studies in partial fulfillment of their post- graduate courses.