

# CURRICULUM VITÆ

## **Prof. (Dr.) Mushtaq Ahmad Darzi**

Professor, Department of Management Studies,  
&  
Director, UGC-HRDC,  
University of Kashmir  
Hazratbal, Srinagar-190006

### **CARREER OBJECTIVE:**

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

### **PERSONAL:**

Age: Born on May 07, 1962

Marital Status: Married.

### **ADDRESSES:**

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

Email: [mushtaqbs@gmail.com](mailto:mushtaqbs@gmail.com); [mushtaqbs@uok.edu.in](mailto:mushtaqbs@uok.edu.in)

Phone: Mobile: 9419089086; 7006143007

### **PROFESSIONAL QUALIFICATION:**

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

### **ACADEMIC QUALIFICATION:** *The University of Kashmir*

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.

### **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, 2002...Dec31,2008	Associate Professor, Department of Management Studies, University of Kashmir, Srinagar.
Aug. 6, 1992..Dec 27, 2002	Lecturer (Sr. Scale)/ Lecturer, Department of Management Studies, University of Kashmir, Srinagar.
June...August 1987	Lecturer in Commerce, Govt. Degree College, Sopore.
March 1986....Jan. 1987	Lecturer in Commerce, Govt. College for Women, Nawakadal, Srinagar.

#### **ADMINISTRATIVE EXPERIENCE:**

Febr 2021 ...Continuing	Director, UGC - Human Resource Development Centre, University of Kashmir
May 2017....May 2020	Head, Department of Management Studies, University of Kashmir
May 2017....August 2020	Coordinator SAAP, 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 2012...Jan 2014	Joint Director (Seminars) Indian Institute of Public Administration, J & K Regional Branch
May 2011 ....March 2014	Associate Dean Students Welfare, University of Kashmir
Nov 2008...April 2009	Dy. Project Director, Evaluation Centre, University of Kashmir
Mar16, 2007..May15, 2008	Regional Director, IGNOU Regional Centre, Srinagar (On Deputation from University of Kashmir)
Mar 9, 2005...Mar15, 2007	Warden, Ghani Kashmiri Research Scholars Hostel / Moulana Anwar Shah Hostel, University of Kashmir
Aug 4, 1987...Aug 6, 1992	Assistant Manager, J&K State Industrial Development Corporation Ltd. Job Functions: Project Appraisal, Disbursement and Recovery.

#### **VISITING FACULTY:**

- Gujarat Forensic Sciences University, Gandhinagar Gujarat
- Gujarat Technological University, Gujarat.

- Sai Ram Institute of Management & Technology, Chennai
- Indira Gandhi National Open University.
- Neville Wadia Institute of Management Studies & Research, Pune
- National Institute of Cooperative Management, Gandhinagar, Gujarat
- Amity University, Noida, UP
- Punjab University, Chandigarh
- Babasaheb Bhimrao Ambedkar University (BBAU), Lucknow, Uttar Pradesh
- Institute of Management & Public Administration, Srinagar.
- Accounts Training College, Govt. of J & K,
- Entrepreneurship Development Institute, Sempora, Pampore.
- Islamic University of Science and Technology, Kashmir
- Entrepreneurship Development Centre, University of Kashmir
- Central University of Kashmir.
- UGC-Human Resource Development Centre, University of Kashmir

#### **CONFERENCES/ SEMINARS/ WORKSHOPS ATTENDED:**

- Conference on “Online HR Tech Conference” organized by Neville Wadia Institute of Management Studies & Research, Pune, dated February 13-14, 2021
- Workshop on "Data Analysis through SPSS for Effective Research Productivity", organized by Guru Nanak Dev University, Amritsar, dated 18-06-2020
- Seminar on "Commerce and Business Management in Changing World", organized by BP Arts, SMA Science & KKC Commerce College, Chalisgaon, Maharashtra, dated 14-06-2020
- Seminar on "Intellectual Property for New India", organized by Gujarat Technological University, Gujarat, dated 16-05-2020
- Seminar on "Research methodology - Defining and Redefining", organized by Neville Wadia Institute of Management Studies & Research, Pune, dated 28-04-2020
- Conference on “Migration : Global and Local Perspective”, organized by University of Kashmir, dated 11<sup>th</sup> March 2020. Paper Presented: Climate Change and Environmental Migration Adapting to the Crisis
- Conference on “Business & Management in the 21<sup>st</sup> century - Issues & Challenges”, Organized by The Islamia College of Science & Commerce, Srinagar, June 12-13, 2019. Paper presented: Digital Finance and Financial Inclusion.
- Seminar on “Balance for Better” Organized by Centre for Women’s Studies and Research, University of Kashmir on 18<sup>th</sup> March 2019. Paper Presented: Development of Women Entrepreneurship in J & K.

- 6<sup>th</sup> International Conference on Innovation, Entrepreneurship and Economy for Sustainable Development by Sai Ram Institute of Management Studies, West Tambaram, Chennai on 10<sup>th</sup> & 11<sup>th</sup> October 2018. Papers Presented:
  - (i) Entrepreneurial Opportunities & Support Services – A case Study of Jammu & Kashmir Entrepreneurial Development Institute.
  - (ii) Relationship Between Employee Engagement and Innovation Behaviour at Workplace: An Empirical Study
- AIMS Regional Conference on Management Practices for Sustainable Development – Organized by Sai Ram Institute of Management Studies, West Tambaram, Chennai on 5<sup>th</sup> May 2018. Paper Presented: Gender and Work Engagement: A Study of Academic Staff in Higher education.
- 5<sup>th</sup> 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 Destinations in Jammu & Kashmir : A Psychometric Approach.
  - (ii) Re-imagining Tourism in Kashmir: Translating Cultural inimitability into a Comparative Advantage
- 17<sup>th</sup> 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, 3<sup>rd</sup> 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: Indian Banks towards 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.
- 11<sup>th</sup> 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 9-10<sup>th</sup> 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. 14-15<sup>th</sup> 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 19<sup>th</sup> 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

- Attended one week National Workshop on “Research Methodology” organized by The Business School University of Kashmir, August 7-13, 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. Paper Presented: Employment Opportunities in J & K.
- 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

#### **RESOURCE PERSON/CHAIR TECHNICAL SESSIONS:**

- Chair Technical Session in Conference on “Business & Management in the 21<sup>st</sup> century - Issues & Challenges”, Organized by The Islamia College of Science & Commerce, Srinagar, June 12-13, 2019.
- Chair Technical Session at “ 8<sup>th</sup> International Conference on “Innovation, Entrepreneurship and Economy for Sustainable Development”, Organized by Sai Ram Institute of Management studies Chennai, October 10-11, 2018.
- Chair Technical Session at “1<sup>st</sup> International Conference on Recent Developments in Science, Humanities & Management-2018” Organized by Amar Singh College, Cluster University Srinagar, April 17-18, 2018.
- Chairperson at “13<sup>th</sup> Session of Jammu and Kashmir Science Congress (JKSC-2018)” Organized by University of Kashmir & J & K State Science, Technology and Innovation Council, April 2-4, 2018.
- Area Coordinator of “Management and Information Science & Science, History and Society” and member of Technical Committee at “13<sup>th</sup> Session of Jammu and Kashmir Science Congress (JKSC-2018)” Organized by University of Kashmir & J & K State Science, Technology and Innovation Council, April 2-4, 2018.
- Chair Technical session on “Accounting & Finance” at two day National level Seminar on “Paradigm Shift in Business Education” Organized by The Islamia College of Science & Commerce, March 27-28, 2018.
- Resource Person & Member of Organizing Committee at Sector Specific Workshop on “Vocational Education” Organized by Directorate of Rashtriya Madhyamik Shiksha Abhiyan J & K and University of Kashmir, March 12-16, 2018.

- Chair Technical Session at 5<sup>th</sup> International Conference on “Sustainable Destination Excellence: Transforming Social Communities through Tourism Entrepreneurship” Organized by School of Hospitality & Tourism Management, University of Jammu, February 23-24, 2018.
- Resource Person & member of Organizing Committee at Sector Specific Workshop on “Vocational Education” Organized by Directorate of Rashtriya Madhyamik Shiksha Abhiyan J & K and University of Kashmir, October 24-28, 2017.
- Chair Technical Session and Resource Person for Technical session I (Track II) themed as “Sustainability of Tourism: An Effort to Reanimate Tourism in Conflict Situations” Organized by Central University of Kashmir, September 8-9, 2017.
- Resource person at Seminar on “Time Management for Business Managers” Organized by Sai Ram Institute of Management Studies, Chennai, August 29, 2017.
- Resource Person at “Facebook: P2P Global Digital Challenge” Organized by Edventure Partners, USA in Collaboration with Facebook at University of Kashmir, January-June, 2017.
- Resource Person at Seminar cum workshop on “Entrepreneur Opportunities for Youth: Issues and Challenges” Organized by National Service Scheme University of Kashmir, May 8, 2017.
- Chair Technical session at “World Business Summit INBUSH ERA 2017”, Organized by Amity University Uttar Pradesh, February 8-10, 2017.
- Chair Technical Session at ICSSR Sponsored National Seminar on “Growth and Development in North Western Region: Issues and Perspectives” Organized by Department of Economics, University of Kashmir, March 16-17, 2016.
- Resource Person on “Contemporary Issues in Accounting” Organized by National Institute of Cooperative Management, Gandhinagar, Gujarat, March 4, 2016.
- Chair Technical session on Gender Perspectives in Sustainable Development at “International Conference on Sustainable Development and Technological Innovation” Organized by Islamic University of Science & Technology, Awantipora J & K, December 23-24, 2015.
- Resource Person at “Entrepreneur Development and Tourism in Border Areas” at Teetwal and Tangdhar organized by National Service Institute University of Kashmir, November 2, 2015.
- Chair Technical session at “ 6<sup>th</sup> International Conference on “Banking, Finance, Business & Technology for Sustaining Economic Development in Global Market”, organized by Sai Ram Institute of Management studies Chennai, October 9-10, 2015.
- Resource Person in Workshop “Research Week 2014” Organized by Gujarat Technological University, Ahmedabad, Gujarat, March 10-11, 2014.
- Co-Chair at Technical Session III –Accounting & Finance at International Conference on “Contemporary Issues in Business, Management & Finance” Organized by Department of Business & Financial Studies, University of Kashmir, September 28-29, 2013.
- Resource Person at “Strategic Planning & Management of Technical Institutions” Organized at Kashmir Govt Polytechnic by National Institute of Technical Teachers Training & Research, Chandigarh, September 9-13, 2013.



- Resource Person at Awareness Programme on “Entrepreneurship Opportunities for Youth with Special Emphasis on Physically Challenged” Organized by Rural Development Agency & Govt Degree College Shopian, March 28, 2011.
- Resource Person at “Technopreneurship Promotion Programme (Tepp)” at Kandi Karnah, Organized by Entrepreneurship Development Cell University of Kashmir, November 23, 2010.

#### **ORIENTATON COURSES ATTENDED:**

- Orientation Programme for Academic Counsellors Organized by IGNOU Regional Center, Jammu, Dec. 15-16, 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 on "*Academic Enhancement in Digital Teaching and Learning*", organized by St. Peter College of Engineering & Technology, Chennai, June 11-12, 2020
- Refresher Course on "*Connecting Institute to Industry*", organized by Bangalore Institute of Management Studies, June 20, 2020
- Refresher Course on "*Digital Literacy: Stepping into a New Normal*", organized by MIT School of Education & Research, MIT University, Pune, May 21- 23, 2020
- Refresher Course on "*Implication of COVID-19 on World Economy*", organized by RV Institute of Management, Bangalore, May 20- 22, 2020
- Refresher course in Commerce/Management, University of Kashmir, Oct. 15..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

Accounting & Finance for Managers

Management of Small & Medium Enterprises

### **CASE STUDIES DEVELOPED:**

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

### **PUBLICATIONS:**

- “Determining the Influence of Private Labels on Sales of National Brands: A Qualitative Approach” FIIB Business Review, Vol. 10 {2} 2021; {ISSN: 2319-7145}
- “Macroeconomic State Variables and Stock Market Performance: A Systematic Review and Future Research Agenda” FIIB Business Review, Vol. Online first, 2021; {ISSN: 2319-7145}
- “Online Service Quality Determinants and E-trust in Internet Shopping: A Psychometric Approach” VIKALPA – The Journal for Decision Makers {SAGE Publication}, Vol. 45 {4} 2020: {ISSN: 0256-0909}
- “Financial Inclusion and Digital Finance” SANKALPA: Journal of Management & Research, Vol. 9{2} 2019: {ISSN: 2231-1904}
- “Exploring the Influence of Consumer Demographics on Online Purchase Benefits” FIIB Business Review, Vol. 8 {4} 2019; {ISSN: 2319-7145}
- “Understanding Social Marketing and Well-being: A Review of Selective Databases” VIKALPA – The Journal for Decision Makers {SAGE Publication}, Vol. 44 {2} 2019: {ISSN: 0256-0909}
- “A Study on Risk Management with reference to Ashok Leyland” International Journal of Management, Technology and Engineering, Vol. IX, {VI} 2019; {ISSN: 2249-7455}
- “Effect of weather Changes on the Credit Risk in Agricultural Microfinance: An Indian Perspective” Productivity, Vol. 59 {4} 2019: {ISSN: 0032-9924}
- “A Study on Risk Management with reference to Ashok Leyland” International Journal of Management, Technology and Engineering, Vol. 9 {6} 2019; {ISSN: 2249-7455}
- “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 Mediation Study” VIKALPA – The Journal for Decision Makers {SAGE Publication}, Vol. 43 {2} 2018: {ISSN: 0256-0909}
- “Entrepreneurial Opportunities & Support Services -A Case Study of Jammu & Kashmir Entrepreneurship Development Institute” Global Journal of Business and Management Research, Vol 5 {2} 2018: {ISSN: 2347-7814}
- “Impact of Basel-III Implementation on Profitability of Banks” International Journal of Commerce and Management Research, Vol 4 {5} 2018: {ISSN: 2455-1627}
- “Relationship between Employee Engagement and Innovative Behavior at Workplace: An empirical study” Global Journal of Business and Management Research, Vol 5 {1} 2018: {ISSN: 2347-7814}
- “Gender and Work Engagement: A Study of Academic Staff in Higher Education” M – Infinite Journal of Management, Vol 12 {2} 2018: {ISSN: 0973-7197}
- “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}
- “Financial Literacy and Investment Behaviour of Salaried Individuals in Kashmir” Sankhya International Journal of Management and Technology, Vol 6 {1} 2017: {ISSN 0975-3915}
- “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}
- “Social Marketing as a Tool to Enhance Social Well-Being: A Review” The Business Review Vol. 21 {1}, 2017. {ISSN: 0972-8384}
- “Sustainable Perspectives & Prognoses of 720 Degree Appraisal – A Farther Zenith Beyond 360 Degree Feedback” The Business Review Vol. 21 {2}, 2017. {ISSN: 0972-8384}
- “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}
- “Total Quality Management in Women Colleges – Perception of students Towards Faculty Dimensions”, Journal of Applied Research in Education, Vol 21 {1} 2016 {ISSN: 0975-0665}
- “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}
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- “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}

## **BOOK CHAPTERS**

- “Phytopharmaceutical Marketing: A Case Study of USPs Used for Phytomedicine Promotion” in Book entitled “Phytomedicine: A Treasury of Pharmaceutical Active Products from Plants” Published by Elsevier Inc. 2021; ISBN: 978-0-12-824109-7
- “Sustainable Business Model in B2C Online Retailing: An Indian Consumer Perspective” in Book entitled “Technological Innovations for Sustainability and Business Growth” Published by IGI Global; 2020; ISBN-10: 152259941X
- “Food Causing Food Allergy and Food Intolerances in Infants and Children”, Conference Paper in edited book, Science for Better Tomorrow 2008.

## **PROJECT STUDY CONDUCTED:**

- Project in progress on Service Quality Management in Community Health Centres in Jammu and Kashmir- Issues and Strategies. Funded by Rashtriya Uchchar Shiksha Abhiyan (RUSA) {Project under process}
- Project completed on “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:**

- American Journal of Management Science and Engineering (ISSN 2575-1379) Published by Science Publishing Group, New York, USA
- 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.

#### **AWARDS**

- Best Research paper award on paper “Personnel Capability and Customer Satisfaction as Predictors of Customer retention: A Mediated-Moderation Study” @ 17<sup>th</sup> International Business Horizon INBUSH ERA World Summit 2017, Organized by Amity University U.P. in association with The University of Northampton, February 8-10, 2017.
- Best Research paper Award on paper “Inclusive Banking: A Factor for Sustainable Development” @ 6<sup>th</sup> International Conference on Banking, Finance, Business & Technology for Sustaining Economic Development in Global Market Organized by Sai Ram Institute of Management Studies, Chennai, October -10, 2015.

#### **MEMBER OF ASSOCIATIONS**

- Life Member, Indian Accounting Association
- Life Member, Indian Institute of Public Administration

- Life Member, Youth Hostels Association of India.

**PROJECT STUDY GUIDED:**

- Guided P.G Management Students {Department of Management Studies, 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.