

R E S U M E



Bashir Ahmad Joo (Kamagar)

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Official Address:

Department of Management Studies
University of Kashmir, Hazratbal
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OBJECTIVE : To Pursue a Career in Teaching and Research

SPECIALIZATION: Major: - Banking, Accounting and Finance
Minor: - Corporate Tax Planning and Management, Financial Risk Management in Banks and Security Analysis and Portfolio Management

PERSONAL: Marital Status : Married
Language Proficiency : English, Urdu & Kashmiri.

ACADEMIC QUALIFICATIONS:

- ❑ **1998: Ph.D.-:** *“Financial Analysis of Banking Companies with special reference to J&K Bank Ltd”*
- ❑ **1992: M.Phil.-:** *“A Study of Accounting System in Non Profit Organizations”*
- ❑ **1988: Master of Commerce with 1st Class 2nd Position**
- ❑ **1986: Bachelor of Commerce with 1st Class Third Position in Faculty**
- ❑ **1993-94: Diploma in Computer Applications (D.C.A)**

PROFESSIONAL QUALIFICATIONS:

- ❑ **2006 : Junior Associate of Indian Institute of Banking and Finance (JAIIB)**
- ❑ **2008 : Certified Associate of Indian Institute of Banking and Finance (CAIIB)**
- ❑ **1998: Intermediate Examination of Institute of Chartered Accountants of India**

EXPERIENCE (Industry):

- ❑ **1992 to 1995: Worked in The Jammu & Kashmir Bank Ltd. in Asset Liability Management Department, Tax Planning and Balance Sheet Department, Business Development Systems and Procedures Department, Foreign Exchange and Credit Department, Retail Banking Division and CRR and SLR Maintenance Division.**

EXPERIENCE (Teaching):

- ❑ **Presently working as Professor and Head, Department of Management Studies, University of Kashmir, Srinagar (January 2014 Onwards)**
- ❑ **2008: Associate Professor in The Department of Management Studies, University of Kashmir, Srinagar (6 years)**
- ❑ **2000: Assistant Professor in PG Department of Commerce, University of Kashmir, Srinagar (8 years)**
- ❑ **1999 : Assistant Professor, Government Degree College, Baramulla (1Year)**
- ❑ **2000-2004: IGNOU Academic Counselor for MBA, MTM & DTS programs.**

EXPERIENCE (Research):

□ Ph.D. Dissertations Guided:-

- ✓ Impact of Deregulation of Interest Rates on Bank Performance: A Comparative Study. **(Dr. Khalid Chisti)**
- ✓ Attitudes and Perceptions of Stakeholders towards Islamic Banking: An Empirical Study **(Dr. Shabir Mushtaq Mir, D.O.A- 23 April, 2015)**
- ✓ Financial Performance of Insurance Industry in the Post Liberalization Era in India. **(Dr. Tanveer Ahmad Darzi, D.O.A-19th October,2011)**
- ✓ An Analysis of Impact of FIIs investment on Volatility of Indian Stock Market: An Empirical Investigation **(Dr. Zahoor Ahmad)**
- ✓ Impact of Behavioral Biases on Investors Rationality in Portfolio Investment Decision Making: An Empirical Analysis.**(Dr. Kokab Durri ,D.O.A- 2nd November, 2024)**
- ✓ Foreign Direct Investment and Indian Economic Growth- An Empirical Analysis of Select Sectors. **(Dr. Faiza Ali)**
- ✓ Management of Non-Performing Assets in Banks :An Analysis (Mr. Nazir Ahmad)
- ✓ Determinants of Profitability of Indian Life Insurance Companies: An Empirical Analysis. **(Dr. Irem Hussaini)**
- ✓ Foreign Direct Investment and Economic Growth of BRIC Nations- An Empirical Analysis. **(Dr. Sana Shawl ,D.O A- 1st October, 2021)**
- ✓ Macro Economic Determinants of Downside Risk: Empirical Evidence from BRICS **(Dr. Younis Ghulam- Date of Award- 05.01.2024)**
- ✓ Role of International Tourism in Fostering Economic Growth (Amity University) **Dr. Asra**
- ✓ Investigating the Interrelationship between Debt and the Real Economy: Evidence from Select Emerging Economies **(Dr. Simtiha Ishaq-Date of Award 14.08.2024)**
- ✓ Relationship between Financial Development and Economic Growth in Developing Nations: Evidence from India. **(Safura Altaf, Date of Award 06.06.2025)**
- ✓ Linkages between Behavioral Biases and Credit Supply Expansion in Select Banks Operating in J&K”, **Zahida Farooq, Date of Award-17.07.2025**
- ✓ Determinants of Financing and Financial Risk of Hydro-Power Projects in J&K: An Empirical Analysis”, Asif Maqbool Dendru, Date of Award-24 April, 2025.

□ Ph.D. Dissertations Under Guidance:-

- ✓ Impact of E-Banking on the Performance of Indian Banks: An Empirical Analysis.
- ✓ Micro Finance Intervention and socio –Economic Development: An Empirical Study.
- ✓ An Analysis of Credit Risk Management in Banks: An Empirical Investigation
- ✓ Value Enhancement of Select Companies In India: A Panel Data Analysis

□ MBA (IGNOU) Research Projects Guided:

- Analysis of capital adequacy in Non -Banking Finance Companies of Kashmir
- Impact of liberalization of Insurance Industry in India: An analytical and Empirical Study.

□ Research Projects Supervised :

- An innovative channel of “Banc assurance” in insurance industry: An

Exploration.

- Impact of computerization on the productivity of banks: A case study.
- A study of value added tax in Jammu & Kashmir.
- VAT compliance in Jammu and Kashmir: An empirical Analysis.
- A study on the impact of TDS on bank deposits.
- Investment management in banks: A case study.
- Performance evaluation of J & K State Financial Corporation.
- A study of Credit Deposit Ratio of The J&K Bank Ltd.
- Financial statement analysis of Kamraz Rural Bank.
- An empirical analysis of credit risk in banks.
- An analysis of Sub-Prime Crisis.

❑ **Editor/Associate Editor of Research Journals :**

- Associate Editor, The Business Review, The Journal of School of Business Studies, University of Kashmir

❑ **Reviewer of Research Journals :**

- “Unique Journal of Business Management Research” of Unique Journals.
- “International Journal of Management Practice” of InderScience.
- “Applied Finance and Accounting” of Redfame Publishing.
- “African Journal of Business Management” of Academic Journals.

PUBLICATIONS:

- ❑ **(2025)** “Financial Performance and Capital Structure of Select Hydropower Companies in India: An Empirical Analysis”, **International Journal of Linguistics Applied Psychology and Technology**, Vol. 02, No1-, January 2025, <https://ijlapt.strjournals.com/index.php/ijlapt>, ISSN 3048-4529; Pages.1-9; **Google Scholar Indexed.** (Joint Authored with Asif Maqbool Dendru)
- ❑ **(2024)** “Investigating the Corporate Debt and real Investment Nexus: Dynamics and Challenges in a Shifting Financial Landscape ” **Theoretical and Applied Economics - Journal of General Association of the Economists in Romania, Faculty of Management**, Vol. XXXI, No 4(641), Winter, https://www.ectap.ro/investigating-the-corporate-debt-and-real-investment-nexusdynamics-and-challenges-in-a-shifting-financial-landscape-bashir-ahmad-joo_simtiha-ishag-mir/a1801/; ISSN 1841-8678 (print); 1844-0029 (online); Pages.297-308 ; **UGC Approve –Group I.**
- ❑ **(2024)** “Insidious Impact of the COVID-19 Pandemic on Leverage of the Tourism and Hospitality Sector In India ” **Managing Global Transition- Journal of Slovenia University of Primorska, Faculty of Management**, Vol. 22 , No1-, March 2024, <https://doi.org/10.26493/1854-6935.22.73-93>; ISSN 1854-6935; Pages.73-90 ; **EBSCO Indexed.**
- ❑ **(2024)** “Symmetric and Asymmetric Volatility Spillover among BRICS Countries Stock Markets” **Decision-Journal of Indian Institute of Management, Kolkatta**; Vol. 16 , No1-, January- June 2024, DOI: 10.1007/s40622-023-00368-7, DECN-D-22-00130R1; ISSN 0304-0941 (print) 2197-1722 (online); Pages. **Springer; Scopus Indexed and UGC approved-Group I Impact Factor 1.57**
- ❑ **(2024)** “The Predictability, Volatility Persistence, and Leverage Effects in Stock Market Returns. A Study of BRICS Stock Market Indices” **American Journal of Finance and Accounting 115480**, Vol.7, No3-4, February, 2024, <https://doi.org/10.1504/AFA.2023.136686> , ISSN 1752-7767 (print) 1752-7775 (online); Pages 88-213. **INDERSCIENCE; Scopus Indexed, C-Category, Excellence in Research for Australia (ERA) and UGC Care List,**

Impact Factor .51

- (2023) “Understanding the Relationship Between Foreign Direct Investment and Economic Growth in BRICS: Panel ARDL Approach” **Vikalpa- The Journal for Decision Makers**, Vol. 48, No.2-, April- June 2023, Indian Institute of Management, Ahmadabad and SAGE; sagepub.com/home/vikj- **Scopus Indexed and UGC approved-Group I**, DOI: 10.1177/02560909231180078; ISSN 0256-0909 (print) 2395-3799 (online); Pages 100-113. **Scopus Indexed**
- (2023) “Quantifying Downside Risk in Euro Area Stock Markets: A Value at Risk Study” **Review of Economics and Development Studies**, Vol. 9, Issue 2, June, 2023, pages 99-109, ISSN : 2519-9692(Print) 2519-9706(Online), DOI 10.47067/reads.v9i2.486 **EBSCO Indexed**
- (2022) “Validation of VaR Model as a Risk Management Tool for BRICS Stock Market Indices” **Academy of Accounting and Financial Studies Journal**, Vol. 26, Issue 6, October,2022, pages 1-9, ISSN : 1528-2635-26-6-455 (Online) 1096-3685 (Print) , **C Category, UGC Care List, Scopus Indexed**
- (2022) “Testing the Impact of COVID-19 on Trading Behavior of the Investors: An Empirical Evidence from Indian Stock Market” **Indian Journal of Commerce and Management Studies**, Vol. 13, Issue 3, September,2022, Online ISSN : 2229-5674 Print ISSN : 2249-0310, <https://ijcms.in/index.php/ijcms/article/view/583> **UGC Approved**
- (2022) “Examining How Important is Brand Positioning in Brand Management? The Case Study of Patanjali” **Sambodhi**, Vol. 45, Issue 1, (iv) January-March, 2022 **UGC Approved**, ISSN-(Print) 2249-6661; Pages-45-54.
- (2022) “The Interaction between FDI, Host Country Characteristics and Economic Growth? A New Panel Evidence from BRICS” **Journal of Economics and Development, Emerald Publishing Limited**, e-ISSN: 2632-5330 p-ISSN: 1859-0020 DOI 10.1108/JED-03-2021-0035, <https://www.emerald.com/insight/1859-0020.htm>, **Scopus Indexed**, Vol. 24, Issue 3, pages 247-261
- (2021) “Manias, Panics And Crashes: A Prodigious Debt Debate” **Anvesak**, Vol. 51, No.1-, October 2021; Pages 23-39, **UGC Approved Journal**
- (2021) “India on the Long Road to World-Class Higher Education System” **The Business Review**, Vol. 25, No.1 & 2, January – December, 2021, ISSN: 0972-8384, **Pages ..**
- (2021) “Overview of Behavioral Biases and Implications in Credit Lending Decisions of Banks” **International Journal of Science Technology and Management** , Vol. 10, No.12-, December 2021, www.ijstm.com; ISSN 2394-1537 (Online); Pages 76-88
- (2021) “COVID-19 Pandemic and the Rising Gig Economy: An Emerging Perspective” **Global Economics Science**, Vol. 2, No.3-, November 2021, Universal Wiser Publisher; <https://doi.org/10.37256/ges.232021917>; ISSN 2717-560X (Print) 2717-5618 (Online); Pages 16-23.
- (2021) “Examining the FDI–Growth Nexus in BRICS: Panel Data Evidence” **The Indian Economic Journal**, Vol. 69, No.2-, March 2021, Indian Economic Association and SAGE; sagepub.com/home/iej- **B Category Journal and UGC approved-Group I**, DOI:

10.1177/00194662211036092; ISSN 0019-4662 (print) 2631-617X (online); Pages 1-15. **Scopus Indexed**

- ❑ (2021) “Revisiting the FDI Growth Nexus for BRICS Economies: New Panel Data Evidence” **Applied Economics**, Vol. XX, No. 2, April 2021, IUP Publications ICFAI Society- **C Category Journal and UGC approved**, ISSN 0972-6861; Pages 22-34.
- ❑ (2021) “Does COVID-19 Pandemic have the Silver Lining for Economic Revival and Growth?” **Wesleyan Journal of Research**, Vol. 13, Issue 80, March, 2021 **UGC Approved**, ISSN-(Print): 0975-1386; Pages-63-74.
- ❑ (2021) “Examining the Linkages between FDI, Trade Openness and Growth in BRICS Economies: A Feasible Generalized Least Square Approach” **Sambodhi**, Vol. 44, Issue 1, (B) January-March, 2021 **UGC Approved**, ISSN-(Print) 2249-6661; Pages-23-25.
- ❑ (2020) “Relationship between FDI and Economic Growth: A Comprehensive Review of Literature” **Vidyabharati International Interdisciplinary Research Journal**, Vol. 11, Issue 2, **UGC Approved**, ISSN-(Print) 2319-4979; Pages-149-162.
- ❑ (2020) “Foreign Direct Investment in Digital Economy: COVID-19 Recovery Strategy”, **Conference Volume**, Proceedings of 10th International Online Conference on “Impact of COVID-19 on Local and Global Economy and Recovery Strategies” Organized by Sai Ram Institute of Management Studies, Chennai on June 16-17, 2020.
<file:///C:/Users/Dr.Bashir%20ah%20Joo/Downloads/IMPACT%20OF%20COVID-19%20ON%20EDUCATION%20&%20TECH%20eBOOK.pdf>
- ❑ (2020) “Relationship between Foreign Direct Investment and Economic Growth: A Comprehensive Review of Literature”, **Conference Volume** of International Conference Organized by Osmania University Centre for International Program, Osmania University on September 11, (ISBN: 978-93-90103-07-2).
- ❑ (2020) “Unemployment and Poverty: Two Devastating Threats to The Global Economy Due to Covid-19: A Review ”, **Conference Volume**, Proceedings of 10th International Online Conference on “Impact of COVID-19 on Local and Global Economy and Recovery Strategies” Organized by Sai Ram Institute of Management Studies, Chennai on June 16-17, 2020.
<file:///C:/Users/Dr.Bashir%20ah%20Joo/Downloads/INDIAN%20ECONOMY%20eBOOK.pdf>
- ❑ (2020) “Debt-at-Risk, Corporate Deleveraging and Business Survivals”, **Conference E-Book**, Proceedings of International Virtual Conference on “Strategic Research to Turnaround Business in Emerging Scenario” Organized by Indian Institute of Plantation Management, Bengaluru, Juana Bharthi Campus, Bengaluru on 04.07.2020,
<file:///C:/Users/Dr.Bashir%20ah%20Joo/Downloads/Certificates/Conference%20Proceedings.pdf>
- ❑ (2019) “Determinants of Profitability of Life Insurers in India- Panel Evidence” **International Journal of Management Studies** Vol. 6, Issue 1(7), January, 2019 UGC Approved, DOI URL :[http://dx.doi.org/10.18843/ijms/v6i1\(7\)/07](http://dx.doi.org/10.18843/ijms/v6i1(7)/07) , ISSN-(Print) 2249-0302; (Online)2231-2528 Pages-58-65.
- ❑ (2019) “Trends and Pattern of Foreign Direct Investment: Evidence from BRICS” **The Business Review**, Vol. 23, Issue 2, July-December, 2019, ISSN- 0972-8384, Pages-17-27

- ❑ (2018) “Role of Sector-wise FDI Inflow on Growth of India- An Empirical Analysis” **International Journal of New Technology and Research (IJNTR)**, Vol. 4, Issue 11, November, 2018, ISSN- 2454-4116, Pages-39-43
- ❑ (2018) “Influence of Heuristics on Individual Investors Rationality” **The Business Review**, Vol. 22, Issue 1, January-June, 2018, ISSN- 0972-8384, Pages-34-42
- ❑ (2018) “Impact of Psychological Traits on Rationality of Individual Investors” **Theoretical Economic Letters** Vol. 2, Issue 8, August, 2018 Indexed at **Web of Science** and is “B” under ABDC category. ISSN-2162-2086 Pages-1973-1986
- ❑ (2017) “Selecting Right Variable as Proxy for Profitability: A Propitious Beginning for Researchers” **Journal of Arts, Science and Commerce** , Vol. 8, Issue 4(2), October, 2017, ISSN: 2231-4172, Pages 80-95
- ❑ (2017) “Herd Behavior and Tourism Academics: An Empirical Analysis” **Conference Proceedings of International Conference on Tourism-2017**, Recovery Marketing Strategies for Tourist Destinations in Conflict Situations” Held on 8th and 9th September, 2017 at Leh, Jammu and Kashmir
- ❑ (2017) “Influence of Over-confidence, Optimism and Pessimism on the Rationality of The Individual Investors: An Empirical Analysis ” **Pacific Business Review International of Pacific University**” Vol. 9, Issue 12, June, 2017, ISSN: 0974-438X, Pages 7-13 **Impact Factor (SJIF): 4.029**
- ❑ (2017) “Service Quality and Value Creation in Institutions of Higher Learning” **Asian Journal of Research in Banking and Finance of Asian Research Consortium** Vol. 7, Issue 3, March, 2017, ISSN: 2249-7323, Pages 9-17, DOI NUMBER:10.5958/2249-7323.2017.00010.4; **Impact Factor: 4.046**
- ❑ (2016) “Examining the Linkage Between Sectoral Indices of NSE and Volatility Index: An Empirical Study” **Global Journal of Research in Management** Vol. 6, Issue 2, December, 2016, ISSN: 2319-8915, Pages 28-37
- ❑ (2016) “Relationship Between FDI and Economic Growth in India-A Review of Literature” **Asian Academic Research Journal of Social Science and Humanities” of Asian Academic Research Associates**, Vol. 3, Issue 11, November, 2016, ISSN: 2278-859X, Pages 156-171 **Impact Factor: 0.911**
- ❑ (2016) “Impact of Psychological Traits on Rationality of Institutional Investors” **Spectrum, Journal of Jamnalal Bajaj Institute of Management Studies** Vol. V, Issue 1, January-June, 2015, ISSN: 2320-7272
- ❑ (2016) “Service Quality and Value Creation in Banks” **Centum: Multi-Disciplinary Research Journal**, Vol.9, Issue 1, ISSN: 2231-1475, Pages 18-24 **Impact Factor: 1.2**
- ❑ (2016) “Determinants of Performance of Indian Banks: An Empirical Analysis” **Indexed Journal of Emerging Issues in Economics, Finance and Banking of Global Journals**, Chennai, ISSN: 2306-376X, Vol. 3, Issue 1
- ❑ (2015) “Comprehensive Literature Review on Behavioral Finance” **Indian Journal of Commerce & Management Studies, Indexed Journal of Educational Research Multimedia & Publication**, Vol. VI, Issue 2; May 2015, ISSN: 2229-5674 (Print), ELSSN: 2229-5674 (Online) Pages: 11-19 **Impact Factor: .875**

- (2015) “Relationship of Credit Quality and Profitability in Banks: An Empirical Investigation”, **Indian Journal of Applied Research**, Peer Reviewed and Indexed Journal of **Global Journals**, Vol. 5, No. 2; February 2015, ISSN 2247-555X (Print); pages:15-18.
Impact Factor: 2.1652
- (2015) “Financial Viability and Sustainability of Micro Finance Institutions: An Analysis”, **Intercontinental Journal of Finance Research Review**, Indexed Journal of **Inter- Continental Management Research Consortium**, Vol. 3 No.2; February, ISSN 2321-0354 (Online) ISSN 2347-1654 (Print) Pages: 1-12.
Impact Factor: .720
- (2015) “Operating Efficiency of Indian Banks: An Empirical Study”, **Conference Volume** of International Conference on Evidence Based Management, Organized by BITS Pilani Rajasthan on March 20 -21, (ISBN: 978-93-84935-18-4) Pages: 40-47.
- (2015) “Financial Inclusion: An Indian Scenario”, **Conference Volume** of International Conference on Managing Organizations of Tomorrow by Capitalizing Generation Next, Organized by Institute of Management and Research, Bharati Vidyapeeth University on January 16 -17.
- (2014) “Impact of FIIs Investment on Volatility of Indian Stock Market: An Empirical Investigation”, **Journal of Business & Economic Policy**, Indexed Journal of **Centre for Promoting Ideas, USA**, Vol. 1, No. 2; December 2014, ISSN 2375-0766 (Print) 2375-0774 (Online); pages :106-114
Impact Factor: 2.861
- (2014) “Asset Quality and Accounting Jugglery in Indian Banks”, **Indian Journal of Commerce and Management Studies**, Peer Reviewed and Indexed Journal of **Educational Research Multimedia and Publication**, Vol. V, Issue 1; (ISSN:2229-5674); pages: 105-112
Impact Factor: .875
- (2013) “Determinants of Profitability of Indian Public Sector Banks”, **Asian Journal of Research in Business Economics and Management**, Peer Review and Indexed Journal of **Asian Research Consortium**, Vol. III Issue-XII (ISSN 2250-1673); pages: 73-79
Impact Factor: .675
- (2013) “Correlates of Asset Quality and Profitability in Banks: A Comparative Study”, **Annamalai Business Review**, Peer Reviewed Journal of **Business School, Annamalia University**, Vol.4 Issue 2 (ISSN-0974-1690); pages: 49-53
- (2013) “Analysis of Financial Stability of Indian Non-Life Insurance Companies ”, **Asian Journal of Finance and Accounting**, Peer Review and Indexed International Journal of **Macro Think Institute, London**, Vol.5 No. 1 (ISSN 1946-052X); pages:306-319.
- (2013) “Perceptions and Attitudes of Stakeholders Towards Interest Free Banking In India: An Empirical Analysis”, **Radix Journal of Banking Finance and Accounting**, Peer Reviewed Journal of **Radix International Educational and Research Consortium**, Vol.2 Issue-4 (ISSN 2277-100X); pages:2-20
Impact Factor: 3.32
- (2013) “The Impact of Financial Crisis on the Home Ownership and Social Stability”, **Asian Journal of Research in Business Economics and Management**, Peer Review and Indexed Journal of **Asian Research Consortium**, U.K., Vol. III Issue-III (ISSN 2250-1673); Pages:7-13
Impact Factor: .675

- ❑ (2013) “Financial Performance of Micro Finance Institutions: An Analysis of Jammu and Kashmir Grameen Bank”, **Conference Volume** of The Department of Business and Financial Studies, University of Kashmir on September 28-29
- ❑ (2013) “Asset Quality in Banks: A Comparative Analysis of Public and Private Sector Banks In India”, **Edited Book “Managing Business in Turbulent Times”** by Dr. Stephen D’Silva; Dr. Kavita Laghate and Mr. Balkrishna Parab Published by Excel India Publishers, New Delhi, pp 131-138 (ISBN-9789382880134).
- ❑ (2011) “Banking and Monetary Policy in the Light of Islamic Teachings: A Review Study” **Conference Volume** of Department of Business and Financial Studies, University of Kashmir.
- ❑ (2010) “Determinants of Financial Health of Indian Non-Life Insurers”, **The Business Review**, Journal of Faculty of commerce and Management Studies, University of Kashmir, Volume 11, No.1 (ISSN-0972-8384)
- ❑ (2010) “Impact of Liberalization on Indian Insurance Industry: An Analytical Study”, **Edited Book** by Dr. S. Guruswamy and Dr. M. Ranganathan, Published by Vijay Nicole Imprints Private Limited, Chennai, Pages 477-488 (ISBN-13-978-81-8209-267-9).
- ❑ (2010) “Financial Exclusion and Micro Financing”, **Indian Management Studies Journal**, Punjabi University, Vol. 3 Issue 1 (ISSN-0974-4355).
- ❑ (2006) “Risk Management in Banks: An Evaluation”, **“Bank Quest”**, The Journal of Indian Institute of Banking and Finance (ISSN-6073/57).
- ❑ (2006) “VAT Compliance in Jammu and Kashmir: An Empirical Analysis”, **NICE Journal of Business**, Meerut, Vol. 2 Issue 2.
- ❑ (2005) “Service Quality and the Financial Performance of Banks: An Analysis”, Conference Volume of International Conference on Services Management, organized by the Institute for International Management and Technology (Oxford Brookes University). (ISSN-0972-4702).
- ❑ (2005) “Indian Insurance Sector Reforms: Performance Analysis of Select Insurance Companies”, **The Business Review**, Volume 11, No.1 (ISSN-0972-8384).
- ❑ (2004) “Adoption of Value Added and its Impact on Revenue Generation”, **The Business Review**, Volume 10, No.1. (ISSN-0972-8384).
- ❑ (2004) “Harmonization of Commodity Taxation: A Case of Value Added Tax System”, Emerging Dimensions of Business (Edited Book), Department of Commerce, The University of Kashmir. (ISBN-81-7708-061-X)
- ❑ (2003) “Management of Non-Performing Assets in Banks: An Analysis,” **The Business Review**, Volume 9, No. 2. (ISSN-0972-8384).
- ❑ (2001) “Risk and Capital Adequacy Analysis in The Context of Asset Liability Management”, **The Business Review**, Vol. 7 , No 1&2 (ISSN-0972-8384)
- ❑ (2001) “Report of the Refresher Course in Commerce”, The Academic Staff College, The University of Kashmir, Srinagar
- ❑ (2001) “Risk Management: Challenge Ahead for The Jammu & Kashmir Bank Ltd.” Conference Volume of the Seminar on “Role of J&K Bank in the Economic Development of

J&K State: New Millennium, New Challenges”, organized by Govt. Degree College for Women, Nawakadal.

- ❑ (1998) “**Profitability Analysis of Banking Companies**”, Trust: Journal of Jammu and Kashmir Bank, Sept-Dec.

EXPERIENCE (Administrative)

- ❑ Branch In-charge at Jammu and Kashmir Bank, Tullumulla, Kashmir
- ❑ Sectional Head at Balance Sheet and Taxation Department, Jammu and Kashmir Bank.
- ❑ Sectional Head at Risk Management Department , Jammu and Kashmir Bank
- ❑ Nodal Officer: DIQA, TBS, University of Kashmir
- ❑ Co-coordinator, Study Centre ,INGOU for 4years (2000-2004)
- ❑ In-charge Costing and CRR/SLR Cells, Jammu and Kashmir Bank Ltd.

ACADEMIC DISTINCTIONS:

- ❑ Outstanding Grade obtained for **M.Phil.** and **Ph. D** Dissertations.
- ❑ Merit Scholarship for **B.Com 1st Class 3rd position.**
- ❑ Merit Scholarship for **M.Com 1st Class 2nd position.**
- ❑ **Excellent Teacher Award by the DIQA, 2006, 2016, 2018, and 2019**
- ❑ Outstanding Research Paper Award at Bhavishya, 2016
- ❑ **Teaching and Research Excellence National Award, 2018**
- ❑ **Best Research Paper Award at International Conference in UTU Surat, 2019**

GUEST FACULTY:

- ❑ **2009 (Onwards): The Institute of Entrepreneurship Development, Srinagar.**
- ❑ **2018 (Onwards): Accounting Training Institute, Government of J&K, Srinagar**
- ❑ **2009 (Onwards): The Institute of Hotel Management, Srinagar.**
- ❑ **2002 (Onwards): The Jammu & Kashmir Bank’s Staff Training College, Sgr.**
- ❑ **2003 (Onwards): The Indian Institute of Bankers, Mumbai, Sgr. Chapter.**
- ❑ **2003 (Onwards): The Institute of Management & Public Administration, Sgr.**
- ❑ **2005 (Onwards): The Institute of Company Secretaries of India, Satellite Chapter.**

MEMBERSHIP:

- ❑ Fellow of the **Indian Institute of Bankers**, Mumbai.
- ❑ Life Member of **Indian Commerce Association**
- ❑ Life Member of **All India Accounting Association**
- ❑ Life Member of **Indian Institute of Chartered Accountants of India**
- ❑ Life Member of Educational Trust, Jammu and Kashmir
- ❑ Member of Abuzar Chartiabale Trust, Jammu & Kashmir
- ❑ Member of Al-Masumeen Yatim Trust, Jammu & Kashmir
- ❑ Member of Board of Studies in Management Studies, VTU, Belagavi, Karnataka
- ❑ Member of PG Board of Studies, Department of Economics, University of Kashmir
- ❑ Member of PG Board of Studies, Department of Economics, University of Kashmir
- ❑ Member of UG Board of Studies, Department of Commerce, Islamia College of Science and Commerce (Autonomous College)

Publications under Consideration for Publication:

- ❑ (2024) “Impact of E-banking on Bank Performance: An Analytical Study”, **International Journal of Management Excellence** of Tech Mind Research (2292-1648)
- ❑ (2024) “Level of Intersectional Marketing Maturity and its Relationship to Banks Performance in Indian Financial Markets, **International Journal of Management Practice**, InderScience (ISSN 1741-8143)

Books Published:

- ❑ (2018) “Income Tax Law and Practice” **Pragati Publications, New Delhi (ISBN: 978-81-7307-171-3)**

PARTICIPATION IN CONFERENCES/WORKSHOP / DISCUSSIONS:

- ❑ Conducted Academic and Administrative Audit of Institute of Management Studies & Research (IMSAR) Maharshi Dayanand University, Rohtak on January 13, 2025
- ❑ Conducted two Sessions on “Interpretative Research-Significance and Application” and “Advanced Quantitative Techniques- Multivariate Regression Analyses” on November 24, 2025 in the Interdisciplinary Research Methodology Course sponsored by the Indian Council of Science Research (ICSSR), New Delhi at Jammu University
- ❑ Acted Guest of Honour for One Day “Seminar on Entrepreneurship and Innovation: Vision to Venture” held on 22nd of September, 2025 at Iqbal institute of Technology and Management, Srinagar.

- ❑ Organized **“Three Day Workshop on Data Analysis in Business Research and Econometrics”** from December 10-12, 2025 in Department of Management Studies, University of Kashmir.
- ❑ Organized **“One Day Workshop on Research Methodology-PLS-SEM with Mediation and Moderation”** on 27th June, 2025 in Department of Management Studies, University of Kashmir.
- ❑ **Participated in 11th International Conference on Finance and Economics, Organized** by ICAFI Business School on September 19-20, 2025 and Presented Paper **“Fintec Driven Financial Inclusion and Sustainable Finance in India: Opportunities, Challenges and Risk Management”**
- ❑ Conducted Academic and Administrative Audit of School of Business Studies, Department of Management Studies & Economics Islamic University of Science technology, Awantipora Kashmir on December 10, 2024
- ❑ **Participated in International Conference on Contemporary Trends in Social Sciences and Management,** Organized by Department of Humanities, Social Sciences and Management, **National Institute of Technology, Srinagar** on November 13-14, 2024 and Presented Paper **“Exploring the Impact of Personality Traits and Demographic Variables on Loan Lending Decisions: An Empirical Study”** and got **Best Paper Award.**
- ❑ Participated in **“Regional Capacity Building Training Programme for Academicians of J&K and Ladakh, India”** at University of Kashmir **Jointly Organized by Indian Universities and Institutions Network for Disaster Risk Reduction, National Institute of Disaster Management Ministry of Home Affairs, Govt. of India and Department of Geography and Disaster Management, University of Kashmir** on 3-7 June, 2024 and Delivered talk on Building Financial Resilience Against Natural Disasters.
- ❑ Organized **“One Day Workshop on Financial Wisdom Tools for Prosperity”** in collaboration with Securities and Exchange Board of India (SEBI) and Association of Mutual Funds in India (AMFI) on 15th July, 2024 in Department of Management Studies, University of Kashmir.
- ❑ Organized **“One Day Workshop on NEP for Implementation of Integrated courses in Management ”** on 21st August, 2024 in Department of Management Studies, University of Kashmir.
- ❑ Organized **“3 Day Research Methodology Workshop on Structural Equation Modeling Using AMOS and Smart-PLS”** on 7-9 March, 2024 in Department of Management Studies, University of Kashmir.
- ❑ **Participated in “NEP 2020 Orientation and Sensitization Programme”** at Malaviya Mission Teacher Training Programme at UGC Malaviya Mission Teacher Training Centre, University of Kashmir on 1-14 February, 2024
- ❑ **9th Pan IIM World Management Conference-2023, on Entrepreneurial Innovation and Digital Governance for Inclusive and Sustainable Growth,** Organized by **Indian Institute of Management, Sambalpur** on January 22-24, 2024 at Sambalpur, India and Presented Paper **“Export Led Growth or Growth Led Export : Which Hypothesis Holds True for the Indian Economy?”**
- ❑ **Participated in the National Workshop on Leadership Development for Deans of Faculty and Heads of Department of Universities”,** Organized by The Department of Higher and Professional Education, **National Institute of Educational Planning and Administration (NIEPA), New Delhi** on November 06-08, 2024 at NIEPA Campus, New Delhi (India).

- ❑ **International Conference on “Recent Advances in Business Management and Data Analytics”** Organized by Department of Management Studies, University of Kashmir on 15th 16th March, 2023. Presented paper “Herd Behavior, Faith and Rationality of Individual Investors: An Empirical Analysis”. Also Chaired one session in the Conference.
- ❑ **International Conference on “Recent Advances in Business Management and Data Analytics”** Organized by Department of Management Studies, University of Kashmir on 15th 16th March, 2023. Presented paper “A Literature Review of the Determinants of Bank Credit Risk”.
- ❑ **International Conference on “Recent Advances in Business Management and Data Analytics”** Organized by Department of Management Studies, University of Kashmir on 15th 16th March, 2023. Presented paper “Where is the Global Economy Headed: A Sentimental Analysis of IMF Blogs”.
- ❑ Chaired session at **“International Virtual Conference on Entrepreneurship During Challenging Times- Strategies for Success and Sustenance”** Organized by Entrepreneurship Development Cell and Atal Bihari Centre for Entrepreneurship and Small Business and Skill Development and Faculty of Management Studies, Mohanlal Sukhadia University, Udaipur (Rajasthan) India on 19th -20th June, 2021
- ❑ **3rd International Online Multidisciplinary Research Conference**, Organized by Osmania University Centre for International Program, Osmania University on 11th September, 2020 at Hyderabad, India.
- ❑ **International Virtual Conference on “Strategic Research to Turnaround Business in Emerging Scenario”**, Organized by Indian Institute of Plantation Management, Juana Bharathi Campus, on July 4, 2020 at Bengaluru, India.
- ❑ **10th International Online Conference on “Impact of COVID-19 on Local and Global Economy and Recovery Strategies”** Organized by Sai Ram Institute of Management Studies, Chennai on June 16-17, 2020.
- ❑ **Webinar on “Leadership During Crisis”** Organized by Baba Ghulam Shah Badshah University, Rajouri (J & K) India on 3rd June, 2020
- ❑ **6th International Conference on Recent Trends and Advancements in Engineering and Technology”** Organized by Shri Mata Vaishno Devi University on 17th and 18th January, 2020 at Katra, Jammu and Kashmir.
- ❑ **National Conference on “Entrepreneurship Development ”** Organized by Department of Commerce, Govt. Degree College Anantnag, Jammu & Kashmir on 7th March, 2020 at Anantnag, Jammu and Kashmir.
- ❑ **International Conference on Tourism-2017, Recovery Marketing Strategies for Tourist Destinations in Conflict Situations”** Organized by Department of Tourism, Central University of Kashmir in collaboration with ITHC and CIBS on 8th and 9th September, 2017 at Leh, Jammu and Kashmir.
- ❑ **International Conference on “Revitalizing Economies Pioneering Innovation”** Organized by Jammalal Bajaj Institute of Management Studies, University of Mumbai, Mumbai on March 2-3, 2016.

- ❑ **International Conference “Bhavishya,2016” on “Scaling New Heights and Horizon in Higher Education”** Organized by **Thakur College of Science and Commerce, Mumbai** on February 18, 2016
- ❑ **International Conference on “Creative Entrepreneurship: A Sustainable Approach for Economic Growth”** Organized by **Vivekananda Education Society Institute of Management Studies and Research, Mumbai** on February 12-14, 2016
- ❑ **International Conference on “Evidence Based Management”** Organized by Department of Management **Birla Institute of Technology and Science (BITS), Pilani** on March 20-21, 2015
- ❑ **National Conference on “Entrepreneurship Development”** Organized by **Bemina Degree College, Srinagar** in collaboration with **National Stock Exchange** of India on September 14-15, 2015.
- ❑ **National Conference on “Commerce and Management Education under New Education Policy”** Organized by **The Islamia College of Science and Commerce, Srinagar** on December 9-10, 2015.
- ❑ **International Conference on “Managing Organizations of Tomorrow by Capitalizing Generation Next ”** Organized by Institute of Management and Research, **Bharati Vidyapeeth University, New Delhi** on January 16-17, 2015.
- ❑ **National Symposium on “Perspectives on Matrices Based Research Evaluation”** Organized by Department of Library and Information Science, university of Kashmir on March 10-12, 2014.
- ❑ **International Conference on “Economics, Business, Finance, Human Resource and Technology for Sustainable Development”** Organized by Sai Ram Institute of Management Studies in Association with Petroleum Gas University of Ploiesti, Romania, Linton University College, Malaysia and Association of Indian a Schools (AIMS), Chennai on December 20-21, 2013.
- ❑ **International Conference on Contemporary Issues in Business, Management and Finance-II”** organized by The Department of Business and Financial Studies, University of Kashmir on September 28-29, 2013.
- ❑ **International Meet/Conference on “Emerging Research Paradigms in Social Sciences”** organized by School of Commerce and Research and Development Centre, Bharathiar University, Coimbatore on August 22-24 ,2013.
- ❑ **National Conference on “Tourism and Socio Economic Complexion of North- Western India with Special Emphasis on Jammu and Kashmir”** Organized by Department of Geography, Govt. Degree College (Boys), Anantnag Kashmir in collaboration with Indian Council of Social Science and Research and Jammu and Kashmir Bank, on March 5-6, 2013.
- ❑ **National Conference on Contemporary Issues in Business, Management and Finance”** organized by The Department of Business and Financial Studies, University of Kashmir on September 21-23, 2012.
- ❑ **National Seminar “Emerging Frontiers of Digital Libraries”** organized by The Department of Library and Information Science, University of Kashmir, on November 5-6 ,2012.
- ❑ **Workshop on “Research Methodology”** organized by The Business School, University of Kashmir from August 7-13, 2012 (One week course).

- ❑ **International Seminar on “Impact of Peace, Conflict and Disturbances on Economic Development Processes”** organized by The Department of Economics, University of Kashmir in Collaboration with Indian Economic Association, on May 11-13 ,2012.
- ❑ **International Research Conference on “Management, Banking and Finance”** organized by The Jamnalal Bajaj Institute of Management Studies Department, University of Mumbai, Mumbai on March 5-6 ,2012.
- ❑ **Workshop on “Cultural Challenges of International Marketing and Leadership”**, The Business School, University of Kashmir on August 23-24, 2011.
- ❑ **International Conference on “Interest Free Institutional Mechanism (Banking, Finance and Investment) for Promoting Investment”** organized by The Department of Business and Financial Studies, University of Kashmir and Institute of Objective Studies, New Delhi on June 3-5, 2011.
- ❑ **National Seminar on Open Source Software systems: Challenges and Opportunities”** Organized by Department of Library And Information science and department of computer Sciences University of Kashmir on June 20-22, 2011.
- ❑ **Workshop on “Commodity Futures Market for Train the Trainers”** organized by The Department of Business and Financial Studies University of Kashmir, Forward Market Commission (FMC) Mumbai and Multi Commodity Exchange (MCX) Mumbai on June 24-25, 2011.
- ❑ **Workshop on “Role of Education in Creating Project Mindset”**, The Business School, University of Kashmir and International Project Management Association on 18th June, 2011.
- ❑ **International Conference on “Global Financial system in the Post crisis Era: Issues, Opportunities and Challenges”** organized by University of Madras on March 16-17, 2010.
- ❑ **National Seminar on Financial Exclusion: Need for Financial Inclusion”** Organized by Department of Commerce Annamalai University on March 18-19, 2010.
- ❑ **Workshop on “Research Methodology”** organized by The Department of Commerce, University of Kashmir from 28th March to 2nd April, 2009.
- ❑ **Seminar on “Emerging Dimensions of Accounting”** organized by Gandhi Memorial College in Collaboration with Indian Accounting Association, on November 4th, 2009.
- ❑ **Workshop on “Advanced Computing for Statistics and optimization for Young Statisticians and Scientists using Soft wares”** organized by The Department of Statistics University of Kashmir in Collaboration with ICONTS on October 22, 2008.
- ❑ **Workshop on “Re-structuring of Commerce Curriculum at Undergraduate Level”** organized by The Department of Commerce on November 15th – 16th, 2008.
- ❑ **Workshop on “Self Learning support in Distance and Online Education Service”** organized by The Centre of Distance Education, University of Kashmir on September 18-20, 2006.
- ❑ **International Conference on “Services Management”** ‘organized by IIMT (Oxford Brookes University) on March 11-12, 2005.

- ❑ Seminar on “Risk Management in Banks/ FI’s” organized by Indian Institute of Banking and Finance, Mumbai on 24th September, 2005.
- ❑ Seminar on “Value Added Tax” organized by Department of Economics in collaboration with Department of Commercial Taxes, Department of Finance ,Jammu & Kashmir Government on 19th November,2005.
- ❑ Seminar on “Role of J&K Bank in the Economic Development of J&K State: New Millennium, New Challenges” organized by Govt. Degree College for Women, Nawakadal, 2000.
- ❑ Seminar on “Commerce Education in The New Millennium” organized by The Department of Commerce , The University of Kashmir on Sept, 4th – 5th , 2001.
- ❑ Workshop on “Reorientation of Commerce Curriculum” organized by The Department of Commerce on June 30th, 1994.
- ❑ Workshop on “Research Methodology” organized by the Department of Commerce from June 20th to July 3rd, 1995.
- ❑ Participated in Panel Discussion on “Buy Back Shares” under the Academic Business Interface Programme Organized on 23rd November, 1988 in The Department of Commerce, University of Kashmir.
- ❑ Participated in Panel Discussion on Union Budget: 2003-04”under the programme of Academic Industry Interface, Organized on 10th April, 2003 in the Department of Commerce, University of Kashmir, Srinagar.
- ❑ “Academic-Bank–Industry: Face to Face” Session Participation, Organized by Govt. Degree College for Women, Nawakadal.
- ❑ Participated in Panel Discussion on “Union Budget 2004-05” under the Programme of Academic Industry Interface, Organized on 20th June, 2004 by the Department of Commerce, University of Kashmir.
- ❑ Participated in Panel Discussion on “Union Budget 2005-06” under the Programme of Academic Industry Interface, Organized on 16th June, 2005 by the Department of Commerce, University of Kashmir.

REFRESER / ORIENTATION COURSES:

- ❑ “Refresher Course in Commerce” Organized by Academic Staff College, The University of Kashmir from 8th Oct. 2001 to 8th Nov., 2001. (3 Weeks).
- ❑ “Orientation Programme for IGNOU Academic Counselors organized by Indira Gandhi National Open University, Regional Centre, and Shimla (H.P) on 13th – 14th March, 2001.
- ❑ “General Orientation Course”, Organized by Academic Staff College, University of Kashmir from 15th July, 2004. (4 Weeks)

CONSULTANCY and TRAINING:

- ❑ Chaired a session in 10th International Online Conference on “Impact of Covid-19 on Local and Global Economy and Recovery Strategies” organized by Sri Ram Institute of Management and Technology, Chennai on 16-17th June, 2020.
- ❑ Chaired a session in National Conference on “Entrepreneurship Development”, Organized by the Government Degree College for Boys, Khanabal Anantnag, Kashmir on
- ❑ Conducted number Sessions in Accounting Training Institute, Government of Jammu and Kashmir during 2018 to the KAS officers of Government
- ❑ Conducted number Sessions in University Human Resources Development Center during 2009-2018 to the participants of General Orientation Courses and Refresher Courses.
- ❑ Conducted Training Sessions for officers appearing for Fast Track examination in J&K Bank Ltd. organized by Indian Institute of Bankers, Mumbai ,Srinagar Chapter (2003-2018)
- ❑ Conducted Training Sessions for Municipal Counselors/ Officers of Srinagar Municipal Corporation on Municipal Taxation (2005-2018)
- ❑ Conducted Training Sessions for Accounts Officers of J&K Government on Capital Budgeting (2004-2018).
- ❑ Conducted Training Sessions for Accounts Officers/ Advisors J&K Government on Tax Planning and TDS (2005-2018)
- ❑ Conducted Training Sessions for Municipal Counselors/ Officers of Srinagar Municipal Corporation on Funds Management (2005-2018).
- ❑ Conducted Training Sessions for officers of J&K Bank Ltd. on Risk Management Practices.(2005-2018)
- ❑ Conducted Training Sessions for Chief Accounts Officers of J& K Government on Tax & Funds Management (2006-2018)
- ❑ Conducted Training Sessions for Accounts Officers of J& K Government on Financial Risk Management (2006-2018)
- ❑ Conducted Training Sessions for Senior Administrative Officers of J& K Government on Tax Planning for revenue generation.(2006)

Invited Talks/ Lecturers/Sessions Conducted:

- ❑ Conducted Session on “Agri-Entrepreneurship” at Awareness Programme on “Agri-Tourism Entrepreneurship Opportunities in the UT of J&K”, Organized by Institute of Business And Policy Research, SKUAST, Kashmir, Shalimar Campus, Srinagar, J&K on 10th December, 2024.
- ❑ Conduct Session on “ Tax Planning and Management” in Refresher Course in Human Rights (Multidisciplinary) Organized by UGC Malayiya Mission-Teacher Training Centre, University of Kashmir from 31st January to 13th February, 2024
- ❑ Conducted Session on “Financial Literacy” at UGC Malayiya Mission-Teacher Training Centre, University of Kashmir to Participants of One Week Workshop on Capacity Building/Professional Skill Development Programme for Administrative Staff of Universities on 29th February, 2024.
- ❑ Conducted Session on “Tax Management” at UGC Human Resource Development Centre, University of Kashmir to Participants of General Orientation Course on 31st January, 2023.
- ❑ Conducted Session on “Tax Planning” at UGC Human Resource Development Centre, University of Kashmir to Participants of Refresher Course in Information Technology on 25th July, 2023.
- ❑ Chaired Session at “One Week Short Term Course for Training of Teachers on Indian Knowledge System (IKS)” Organized by UGC Malayiya Mission-Teacher Training Centre, University of Kashmir in Collaboration with IKS Division, Ministry of Education GOI, New Delhi on 11-16 September, 2023.

- ❑ Chaired Session at “International Conference on “Recent Advances in Business Management and Data Analytics” Organized by Department of Management Studies, University of Kashmir on 15th 16th March, 2023.
- ❑ Session Chaired and Key Note Address delivered at National Conference Organized by Department of Commerce, Govt. Degree College, Anantnag.
- ❑ Department of Library Information Science and Technology in Open-Con International Conference April, 2018
- ❑ Central University of Kashmir and Hotel Management Institute in Workshop Organized for Research Scholars on Research Methodology, February, 2018.
- ❑ Series of talks delivered at Human Resources Development Center, University of Kashmir, 2015-2018.
- ❑ Series of talks delivered Institute of Management and Public Administration, Government of Jammu and Kashmir, 2010-2015
- ❑ Series of talks delivered at North Campus, University of Kashmir, 2011-2018.
- ❑ Series of talks delivered at Craft Development Institute, Jammu and Kashmir

Contribution towards University Corporate Life:

- ❑ Served as DIQA Nodal Officer Since August, 2009
- ❑ Served as Admission Committee Member for IMBA, MBA, MTHM, M. COM., and MFC Since 2008.
- ❑ Worked as Member of Finance Committee of the University.
- ❑ In-charge research, TBS University of Kashmir
- ❑ Designed Curriculum for MFC
- ❑ Designed curriculum for MBA (General), MBA (Finance), IMBA and MTHM under Choice Based Credit System.
- ❑ Member of Board of Studies for MBA (General), MBA (FM) and IMBA
- ❑ Member of Board of Studies for Tourism (MTHM)
- ❑ Member of Under Graduate Studies in BBA and B. Com. and Tourism and Travel Management.

Quiz Participations:

- ❑ Qualified Online Management Accounting Quiz Competition on 29-05-2020
- ❑ BIMS-Quiz 2020 on Management Studies Organized by The Department of Management Studies, Indian Institute of Science Adoni, with 98% Score.
- ❑ Marketing Management Quiz, Organized by Shree Balaji PG College Anantapur, Andhra Pradesh.
- ❑ National Level Quiz on GST, Organized by Thiruvalluvar University College of Arts and Science, Arakonam on 07.06.2020.
- ❑ Management Accounting Quiz-2020 Organized by St. Joseph's Degree College, Kurnool.