
Curriculum Vitae



Objective: To continually enhance the Curricular, Research and Administrative abilities by serving in a challenging and stimulating environment which progressively pursues excellence in Education, Research and Administration.

PERSONAL DATA

Name (Full)	Prof. Ghulam Mohi-Ud-Din Dar (Sangmi)
(Short)	Prof. Mohiuddin Sangmi / G.Mn.Dar

Religion	Islam
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Passport	Indian (Number) – K 5579690
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Place of Birth	Srinagar-Jammu & Kashmir State-India
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Date of Birth	03-05-1962
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Languages	English, Kashmiri, Urdu/Hindi
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Present Positions:

- **Professor**, School of Business Studies, University of Kashmir Srinagar-India, Since 7th October 2003.
- **Head**, Department of Commerce, University of Kashmir, Srinagar –since 1st May 2022.
- **Chairman**, Institutional Research Ethics Committee, University of Kashmir, Srinagar- since June,2022
- **Chairman**, Institutional Establishment Committee, University of Kashmir, Srinagar-since April 2022

Previous Positions held- (Administrative)

- **Dean**, College Development Council, University of Kashmir, Srinagar, April, 2019- March 2022
- **Director**, Directorate of Distance Education, University of Kashmir, Srinagar, July, 2018 – 2019.
- **Director**, UGC- Human Resource Development Centre (HRDC), University of Kashmir, Srinagar, 1st May, 2014-May 18,2017
- **Dean**, Faculty of Commerce and Management Studies, University of Kashmir, March 2006-April2009
- **Head**, Department of Business and Financial Studies, University of Kashmir, Srinagar, October, 2012- April, 2015
- **Head**, Department of Commerce, University of Kashmir, Srinagar, October 15, 2003- October 14, 2006
- **Chairman**, Central Grievance Committee, University of Kashmir, June 2020-2023.
- **Chairman**, Central Cafeteria & Canteen Committee, University of Kashmir, Srinagar- 2012-13
- **Chairman**, -Central Purchase committee, University of Kashmir, Srinagar, 2013-14, 2018-2021
- **Chairman**, Allotment Committee, University of Kashmir, 2014-15
- **Chairman**, Establishment Committee, University of Kashmir, Srinagar-2011-2013
- **Provost / Chief Warden** University of Kashmir, April, 2005-June,2006
- **Co-ordinator**, M. Com programme, Department of Distance Education, University of Kashmir, August 2004 – April 2006.
- **Assistant Coordinator**, Study Centre 1209, Indira Gandhi National Open University, Srinagar (March,1999- Nov.2003)

Previous Positions held: (Academic)

- **Chief Editor**, “The Business Review, Journal of the Faculty of Commerce and Management Studies, (March,2006-April.2009)
- **Editor**, “The Business Review, Journal of the Faculty of Commerce and Management Studies, (1997-2003)
- **Associate Professor**, Department of Commerce, University of Kashmir, Srinagar, (March, 1997-September 2006)
- **Senior Lecturer**, Department of Commerce, University of Kashmir (August1996-March1997)
- **Lecturer**, Department of Commerce, University of Kashmir (August, 1992-August,1996)
- **Lecturer**, Higher Education Department, Government of Jammu and Kashmir, (June 1987-August1992).

Special Assignments:

- Expert Member/ Advisor of **Selection Boards of Union Public Service Commission**, New Delhi, 2013,2014, 2015, 2016 ,2017, 2018 and 2023.
- Member of **Chief Minister’s Special Task Force for Assessment of Industrial Development** in the State, Govt. of Jammu & Kashmir, Civil Sectt. Jammu/Srinagar, 2013-14
- Member of State **Audit Advisory Board, with Principal Accountant General (J&K)**, Under the auspices of Comptroller and Auditor General of India, 2010-2012
- Expert Member of **UGC inspection team** to assess various universities since 2019
- Expert Member of **NAAC Peer team**, National Assessment and Accreditation Center, Bangalore, since 2016
- Expert Member of **Selection Committees of Public Service Commissions** of various states in the Country, since 2004
- Expert Member of **Selection Committees for Posts of Professors, Associate Professors, Assistant Professors** of various universities of the country, since 2006
- Expert Member of **Selection Committees for Positions of officers (Dy. Registrars, Asst. Registrars, and other Officers)** of various Universities / Higher Educational Institutions, since 2018
- Expert Member of Technical and Examination Committee , Srinagar Smart City Limited, A J & K Government Undertaking, Srinagar, since 2021.

Honours and Awards:

- **International Visitor's Leadership programme (IVLP), by US Department of State, Government of United States of America, Washington D.C. 2006**
- **Bharat Jyoti Award** Conferred by IIFS Delhi, 2010
- **Best Research paper Award for presenting the Paper, "Microfinance and Self Help Groups: An Empirical Study," in NSMF- 2012, National Seminar, Krishna University, Machilipatnam, A. P.**
- **Best Research Paper Award Honored for presenting the paper in the Two-Day International Conference on 'Make in India', 1216, Department of Commerce, Aligarh Muslim University, Aligarh, U.P.**
- **Most Impactful Research Paper Award 2024 by FIIB sage, New Delhi.**

Academic Qualifications:

- **Ph.D. (1998)**, University of Kashmir, in the area of Business & Management, title of the Thesis is: *"Management planning and Control Systems in Commercial Banks in India : A study of Select Banks in Northern Region."*
- **M. Phil.(1987)**, University of Kashmir, In the area of Business & Finance, Title of the Dissertation: *"A Study of Indirect Tax Structure of Jammu and Kashmir with special reference to Sales Tax."*
- **M. Com. (1985)**, University of Kashmir, Srinagar, with majors in Business Management & Accounting
- **B.Com. (1983)**, University of Kashmir, Srinagar, with majors in Business and Accounting.

Professional Membership:

1. **World Finance (Professors) Association/ Conference**
2. **Member Syndicate, University of Jammu, Jammu**
3. **Indian Accounting Association, Udaipur**
4. **Indian Institute of Public Administration, New Delhi**
5. **Institute of Objective Studies, New Delhi -**
6. **Member Academic council, University of Kashmir, Srinagar**
7. **Member Academic Council, University of Jammu, Jammu**

Visiting Faculty to:

1. **Center for Professional Development of Higher Education, University of Delhi, Delhi**
2. **UGC Human Resource Development Centre, Jamia Millia Islamia University, New Delhi**
3. **UGC Human Resource Development Centre, University of Indore, Indore**
4. **Department of Commerce, Aligarh Muslim University, Aligarh**
5. **Institute of Management and Public Administration (IMPA), J&K, Srinagar.**
6. **Institute of Hotel Management and Catering Technology, Srinagar**

7. School of Business and Management, Islamic University Of Science and Technology, Awantipora, Kashmir.
8. Indira Gandhi National Open University, Study Centre, Srinagar.

Training Programmes directed as Director, UGC-HRDC:

- 1) Directed 4 weeks Refresher Course in Applied Sciences for University and College teachers, May- June 2014
- 2) Directed 3 week Refresher course in Education, Physical Education and Psychology for College and University teachers, June-July 2014
- 3) Directed a Workshop on Research Methodology for Research Scholars in Sciences, July 2014
- 4) Directed 4 weeks Orientation Programme for University and College teachers, July-August 2014
- 5) Directed 3 weeks Refresher course on Disaster Management for university and College teachers, August 2014
- 6) Directed a Workshop on Research Methodology for research Scholars in Management, Commerce, Finance, Economics, and Sociology etc. August 2014
- 7) Directed 3 weeks Summer School for University and College teachers, August-September, 2014
- 8) Directed 4 weeks General Orientation Programme for College and University teachers, September 2014.
- 9) Directed One week workshop on Research Methodology for Research Scholars in Commerce/Management and Social Sciences, Oct. 2014
- 10) Directed One week workshop on Research Methodology for Research Scholars in Humanities, Nov. 2014
- 11) Directed 3 weeks Refresher Course for university and college teachers in Humanities, Nov. 2014
- 12) Directed 3 weeks Refresher Course for university and college teachers in Gender Studies, Dec. 2014
- 13) Directed 3 weeks Refresher Course for university and college teachers in Human Rights, Jan. 2015
- 14) Directed 4 weeks General Orientation Programme for University and College teachers, Jan. 2015
- 15) Directed 3 weeks Refresher Course for university and college teachers in Human Rights, Jan. 2015
- 16) Directed 3 weeks Refresher Course for university and college teachers in Commerce, Management and Economics, Feb.- March 2015
- 17) Directed 3 weeks Refresher Course for university and college teachers in Life Sciences, May 2015
- 18) Directed 4 weeks General Orientation Programme for University and College teachers, May-June, 2015
- 19) Directed 3 weeks Refresher Course for university and college teachers in Gender Studies, May –June 2015

- 20) Directed 3 weeks special Summer School for university and college teachers ,August, 2015
- 21) Directed One Week Workshop on Research Methodology for Research Scholars in Sciences, August, 2015
- 22) Directed One Week Workshop on Research Methodology for Research Scholars in Humanities, September, 2015
- 23) Directed One Week Workshop on Research Methodology for Research Scholars in Social Sciences, September, 2015
- 24) Directed three week Refresher programme on Disaster Management for University and College Teachers, October 2015
- 25) Directed Four week General Orientation Course for College and University teachers, November 2015
- 26) Directed three week Refresher Course on Human Rights for University and College Teachers, December, 2015
- 27) Directed Four week General Orientation Course for College and University teachers, January, 2016
- 28) Directed Three weeks Special Winter School for College and University teachers, Feb. 2016
- 29) Directed Three weeks Refresher Course for Teacher Educators from Colleges and Universities, March, 2016.
- 30) Directed Four week General Orientation Course for College and University teachers, April-May, 2016
- 31) Directed Four week General Orientation Course for College and University teachers, Nov.- Dec., 2016
- 32) Directed Four week General Orientation Course for College and University teachers, Dec., 2016 –Jan. 2017
- 33) Directed Three week Refresher Course in Women and Child Development for College and University teachers, Dec., 2016 –Jan. 2017
- 34) Directed Three week Refresher Course in Behavioral Sciences for College and University teachers, Jan. 2017
- 35) Directed Three week Winter School / Refresher Course on the theme, "Towards Excellence in Higher Education" for College and University teachers, Feb-March 2017
- 36) Directed Four week General Orientation Course for College and University teachers, Feb.-March, 2017

Training Programmes Coordinated as Co-ordinator:

1. Co-ordinated a 4-week UGC Refresher Course for Commerce, Management and Economics teachers, March 2013
2. Co-ordinated a Faculty Development programme for Commerce & Management Teachers, September, 2001.
3. Co-ordinated a training Programme for the Accountants of the University of Kashmir, March, 1999

Workshops/Seminars/Conferences/ Other Events Organised:

1. Organised 7- day Workshop on Research Methodology for Research Scholars of Humanities-2016
2. . Organised 7- day Workshop on Research Methodology for Research Scholars of Commerce, Management and Social Sciences-2016
3. Organised 7- day Workshop on Research Methodology for Research Scholars of Humanities-2015
4. Organised 7- day Workshop on Research Methodology for Research Scholars of Commerce, Management and Social Sciences-2015
5. Organised 7- day Workshop on Research Methodology for Research Scholars of Sciences-2015
6. Organised one Day RTI-Capacity building workshop for University / College Faculty and Academic Administrators, 1st June ,2015
7. Organised one Day Conference of Principals and Academic Administrators on ,’’ Higher Education: Issues and Challenges’’ 3rd June 2015
8. Organised one day seminar on Stock Market awareness, in collaboration with SEBI, New Delhi, 24th Dec. 2014
9. Organised 2-Day International Conference on Contemporary Issues in Business, Management and Finance, Srinagar, on 28-29 September, 2013
10. Organised a three day workshop on ,’’Comodity Futures in India, in collaboration with Multi –commodity exchange of India, Mumbai, June 2013.
11. Organised one day workshop on Re-structuring Commerce Curricula for Single paper Scheme, December -2012
12. Organised Panel Discussions on “Union-Budget, 2003-Implications for Business and Industry, for 3 years, March 2003, 2004, and 2005
13. Organised Panel Discussions on “Union-Budget, 2004-Implications for Business and Industry, March , 2004
14. Organised Panel Discussions on “Union-Budget, 2005-Implications for Business and Industry, March , 2005
15. Organised as Seminar secretary a Two- day National Seminar on ,’’ Commerce Education in the New Millennium, September,4-5, 2001

Conferences/Seminars/Workshops attended:**International**

1. International Conference on Contemporary Issues in Emerging Markets (CIEMC 2022), organized by The University of Waikato Newzealand and Indian Institute of Management Bodh Gaya, India , 28-29 October,2022.
2. International Conference on “ Equipping the Unequipped: Empowerment through knowledge , Technology and Skills” Organised by Dr. B.R Ambedkar Open University,Hyderabad,10-12 November,2018

3. Three-Day International Conference on, 'Rural Development in Bhutaan', Organised by Royal University of Bhutaan, 2-4 June, 2016
4. Two- Day International Conference on Make in India, Organised by Department of Commerce, Aligarh Muslim University, Aligarh, 4-5, January, 2016
5. Three –Day World Finance Conference organised by Cafascori University Italy, and World Finance Association in Venice-Italy, 2-4 July 2014.
6. Three-Day World Finance and Banking Symposium / Conference, held in Shanghai China, December 17-18, 2012.
7. Three-Day III World Finance Conference organized by World Finance Association in Rio de Janeiro, Brazil, July 2-4, 2012
8. Three day International Conference on Micro Finance Organised by Central University of Pondicherry, 27-29 Jan. 2011
9. 3rd International Conference on Micro finance- ICOMFI-2010, organized by School of Management, Pondicherry University, Puducherry, 22-24, Jan, 2010
10. International Conference on “Strategic Thought in the New Age of Management”, organized by “The Business School”, University of Jammu (4-5 Nov, 2006)
11. Fifth International Conference on , “The changing Dimensions of Accounting and Finance: Issues and Strategies” organised by Research and Development Association, Jaipur, And Rajasthan Chamber of commerce, February, 22-23, 2003.
12. Fourth International Conference on “Management of Finance and International Accounting Issues”, organised by Research & Development Association, Jaipur. January 6-9, 2001.
13. Three Day International Workshop on , 'Marketing Challenges in the Next Millennium, organized by North American Society for Marketing Education , USA and University of Kashmir, Srinagar, June 6-7, 1999.

National Seminars/Conferences/ Workshops, etc.

1. National Seminar on , 'India's Diamond Era: Moving towards sustainable and Inclusive Growth,' organized by Indian Accounting Association Kota Branch and Vardhman Mahaveer Open University , Kota, February 2, 2023
2. One-day Accountancy and Commerce Education Summit organized by the Institute of Chartered Accountants of India, New Delhi, January, 19, 2015.
3. Two-Day National Conference on, 'Entrepreneurship Development' organized by IPF-Bombay Stock Exchange, Mumbai, SEBI & JAKEDA and Degree College Bemina, Srinagar , on September 14-15, 2015
4. Accounting and Commerce Education Summit, Organised by Institute of Chartered Accountants of India, New Delhi, September, 11, 2013

5. Two-Day International Conference on, ' Contemporary Issues in Business, Management and Finance', organized by Department of Commerce, University of Kashmir, Srinagar, on 28-29 September, 2013
6. Two-day National Seminar on, ' Economic Growth and Economic Stability Measures,' organized by Sri Guru Gobind Singh College of Commerce, University of Delhi, February, 23-24, 2012
7. National Seminar on, Microfinance- Issues, Challenges and Policy Options in Emerging Economies(NSMF- 2012), organized by Department of Business Management, Krishna University, Machilipatnam, Andhra Pradesh, February 17-18, 2012.
8. National Academic Workshop on, Quality of Teacher Training & Professional Development in Higher Education, 'Organised by Faculty of Education , University of Kashmir, October, 17-18, 2012.
9. All India Accounting Conference & International Seminar on Accounting Education and Research, Organised by University of Rajasthan ,Jaipur and Indian Accounting Association, December 17-18 2011
10. Two day International Seminar and National Conference on Accounting Education and Research organised by IAA and University of Kerala, 13-14 Nov. 2010
11. Two day national Seminar on Banking and Financial Sector : Challenges and Opportunities , Banaras Hindu University Varanasi , U.P. (8-9 April) . 2009
12. One Day Seminar on " Emerging Dimensions of Accounting," organized by Gandhi Memorial College Srinagar in collaboration with Indian Accounting Association, 4th November, 2009.
13. Two day Seminar on, Emerging Dimensions in Global Education (EDGE 2009), organized by National Institute of Advanced Study Bangalore, at India Habitat Center, New Delhi, February 9-11, 2009.
14. Two day National seminar on, ' Globalisation and Indian Economy,' Nathwada Institute of Management, University of Udaipur, September 2008
15. One-Day National conference on "Investment Scenario in India and opportunities for Islamic Investments, "organised by Parsoli corporation Ahmedabad, at Srinagar-11th August, 2007.
16. Two day National Seminar on Services Marketing organised under the Special Assistance Programme (SAP) of the University Grants Commission (UGC), by the Department of Commerce, University of Jammu, Jammu, March, 2006
17. XXIX All India Accounting Conference and International Seminar on , ' Accounting Education and Research,' organized by Indian Accounting Association and University of Delhi, December, 22-23, 2006.
18. Two Day National Seminar on " Commerce Education in the New Millenium" organised by the Institute of Chartered Accountants of India and Bharathidasan University, Tiruchirapali, Tamil Nadu –January, 29-30, 2004.

19. National Seminar on, “Emerging Trends in Advertising and Salesmanship in the global era,” Organised by The American college, Madurai, Tamil Nadu, February, 1-2, 2004
20. Three day State Level Seminar on, “Problems and Remedies of J&K State Public Enterprises”, organised by the Institute of Management and Public Administration, Srinagar 23-25 June 2003.
21. National Conference/ Convention of Cost and Management Accountants, organised by the Institute of Cost and Works Accountants of India Dec 26-27, 2002.
22. UGC Workshop on, ‘ Curriculum Development in Commerce, Organised by University Grants Commission and Mohan Lal Sukhadia University, Udaipur, Rajasthan , March 28-29, 1999.

Training Programmes Attended:

1. Training Programme on ‘Teaching with Technology using Moodle MOOC’ National University of Educational Planning & Administration, New Delhi, 1-3 July, 2015
2. Two days Capacity Building Programme on, ‘Commodity Futures Market,’ organized by Multi Commodity Exchange of India & Forward Markets Commission, in Srinagar, on June 8-9, 2013.
3. Training Programme on “Strategic Business Negotiations and Conflict Management, CM Partners, Massachusetts USA and The Business School, University of Kashmir, August 2007
4. Faculty Talent Promotion Programme at Indian Institute of Management (IIM), Ahmedabad, 1996.
5. UGC Refresher Course in Commerce, organized by UGC Academic Staff College, and Department of Commerce, University of Kashmir, Srinagar December 27, 1995 to January 23, 1996.
6. Faculty Development Programme on “Project Finance” organised by Institute of Chartered Financial Analysts of India (ICFAI), Hyderabad , May 8-12, 1995.
7. UGC Refresher Course in Commerce and Management Studies organised by Academic Staff College, University of Kashmir, and Department of Management, University of Jammu, 5-2-1992 to 1-3-1992.
8. General Orientation Course, Organised by Academic Staff College, University of Kashmir, Srinagar- 1989

Research & Publication Contribution

Research Publication Citations:

Google Scholar citations as on 7/06/2024

	Citations since 2019	Total Citations
Number of Citations	592	1001
i10-Index	15	15
H-Index	12	12

Number of Publications as on 07/06/2024 = 125

Number of Books	06	
Number of Papers in Journals	65	
Number of chapters in various edited books	14	
Number of Articles in Newspapers/ Magazines	10	
Number of Columns/ write-ups in Dailies / Periodicals	20	
Papers communicated for publications	07	
Policy Document prepared and submitted to Govt. Agency	01	
Major Research Project completed in last 5 years	01	

Publication Details:

Books:

1. **Micro-finance in India**, APH Publishing House, New Delhi, **2019**
2. **Emerging Dimensions of Business**, (edited volume) with N A Nazir, New Century Publications, New Delhi-2004
3. **Management Control Systems in Banks**, Anmol Publications, New Delhi-2000
4. **Accountancy: Theory and Practice**, co-authored with F A Shah, Ahmed Publishing House Srinagar- 1994
5. **Modern Book-Keeping and Accounting**, Anmol Publications, New Delhi-1992
6. **Strategic Cost Management: Concepts, Cases & Applications** (Forthcoming).

Research Papers Published in Professional Journals:

1. " Intellectual Capital Efficiency and Competitive Advantage of Firms: An Empirical Analysis," co-authored with Abid Jahangir, *Brazilian Journal of Development, Curitiba*, , Vol.9 No.11: P.30222-30243, ISSN: 2525-8761, November 2023.
2. " Maternal Healthcare Financing and Utilization in Kashmir: An Empirical Evidence," Co-authored with Nusrat Jan, *Indian Journal of Commerce*, Vol.76, No. 3, July-September,2023; <http://doi.org/10.56716/4/...>
3. " Can Microfinance –backed entrepreneurship be a holistic empowerment tool for women? Empirical Evidence from Kashmir, India," co-authored with Shagufta Tariq Khan and Mohd. Abbass Bhat, *Journal of Business and Socio-economic Development*, December 2021, Emerald Publishing Ltd. <https://www.emerald.com/insight/2635-1374.htm>
4. "Assessing Financial Impact of a Health Intervention Program and Controlling Spillover Effects," Co-authored with Sheikh Aftaab ul Maroof, *Decision : Journal of The Indian Institute of Management Calcutta*, March 2021, Vol.48(1): 15-25, Springer publication - <http://doi.org/10.1007/s40622-020-00257-3>, ISSN 0304-0941
5. " Impact of Micro Finance on Economic, Social, Political and Psychological Empowerment: Evidence from Women's Self-Help Groups in Kashmir Valley, India." Co-authored with Shagufta Tariq Khan and Mohd. Abass Bhat, *FIIB Business Review*, Vol.1, No.16, 2020, ISSN 0304-0941, Sage Publications, journals.sagepub.com/home.fib :1-16
6. "Microfinance and Women's Economic Empowerment: An Experimental Evidence ", co-authored with Shagufta Tariq, *Abyghyan*, Vol.38, No.4, 2020: ISSN- 0970-2385, Sage publication, journals.sagepub.com/home.fib:1-10
7. " Impact of Micro Finance on Women Entrepreneurship" co-authored with Shagufta Tariq, *Arabian Journal of Business and Management Review*, Vol.8 No.1,2019, ISSN-2617-3190: 7-16
8. "Impact of Ownership Structure on R & D Intensity: The study of Indian firms", co-authored with Azad Ahmed Wani, *International Journal of Advanced Research*, Vol.10(1): 1089-10976, 20220
9. " Microfinance and Women Entrepreneurship: An Extant of Literature Review, co-authored with Shagufta Tariq and Mohammed Abas Bhat, *Journal of*

Entrepreneurship and Management, Vol.9, No.3(2020): 18-25, <http://publishingindia.com/jem/>

10. "Women Entrepreneurship through Micro Finance : Way for Economic Empowerment," co-authored with Shagufta Tariq, International Journal of Advance Innovative Research, Vol.6 (V) Jan-Mar,2019 : 79-85, e-ISSN 2394880
11. " Microfinance and Women Empowerment : A Brief Review of Literature," co-authored with Shagufta Tariq, Pacific Business Review International, Vol. 11(3),77-83.
12. "Does Access to Finance alleviate Poverty? A case Study of SGSY beneficiaries in Kashmir Valley," International Journal of Social Economics, ISSN: 0306-8293, Vol.44, Issue 8, pp.1032-1045, Emerald Publishing Limited, 2017, <https://doi.org/10.1108/IJSE-10-201500277>
13. "Impact of Microfinance on Self Help Groups in Developing Countries with special reference to India" co-authored with SJI Kamili, International Journal of Business and Social Science Vol. 7, No. 10: 52-60, ISSN 2219-1933 (Print),2016; 2219-6021 (Online) © Center for Promoting Ideas, Clare mount Avenue, New York USA, www.ijbssnet.com
14. "Financial Inclusion: Does Differences Matter? –A case study of NRLM Beneficiaries in Kashmir," co-authored with Audil Rashid Khaki & Asif Nengroo, Journal of Economics and Sustainable Development, ISSN 2222-1700, Vol.7 No.3,2016: 72-87
15. "Financial Inclusion and Social Capital: A Case Study of SGSY beneficiaries in Kashmir Valley," co-authored with Khaki A. R; Independent Journal of Management & Production and <http://www.ijmp.jor.b> Vol.7,No.4, October - December 2016, ISSN: 2236-269X DOI: 10.14807/ijmp.v7i4.424
16. "Microinsurance and Financial Protection in India : An assessment of Rashtriya Swasthya Bima Yojana, co-authored with Shaikh Aftabul Maroof, Indian Journal of Commerce, Vol.69 No.2 April-June, 2016: 28-34,ISSN 2454-6801
17. "Relationship between Financial Literacy and Personal Financial Wellbeing: A Micro level Empirical Study, co-authored with Aabida Akhter- 'Abigyan, Journal of FORE School of Mgt.' Sage Publication, Vol.34 No.3,Oct-Dec.2016: ISSN-0970-2385
18. "Impact of Psychological Factors on Financial Decisions," co-authored with Abida Akhter, The Business Review, Journal of the Faculty of Commerce & Mgt; Vol.20, No.1&2, Jan.-Dec. 2016, ISSN 0972-8384: 10-16.

19. "Micro insurance as a Risk Mitigating Mechanism for the poor," co-authored with Shaikh Aaftabul Maroof, International Journal of Research in Economics and Social Sciences, ISSN 2249-7382, Vol.6, No.1, 2016: 338-347
20. "The Role of Board of Directors in Corporate Governance," co-authored with Sumaira Jan, Imperial Journal of Interdisciplinary Research (IJIR) Vol-2, Issue-5, 2016, ISSN: 2454-1362, <http://www.onlinejournal.in>
21. "Women and Financial Literacy: Standpoints on the Gender Gap," co-authored with Aabida Akhter, Apotheosis- Journal of the TIME, ISSN 2319-5576 , Vol.6, Issue 2, 2016: 1-21,
22. "Stock Market Awareness among the educated youth: A Micro-level study in India," co-authored with Aabida Akhter, Vision: The Journal of Business Perspective, Vol.19, No.3, 2015, 1-9 : MDI, New Delhi, Sage publications,
23. "Impact of inflation on per capita income in Emerging Economies : Evidence from BRICS Nations, co-authored with Khalid Ashraf Chisti and Khurshid Ali, Journal of Empirical Studies, Vol.2 (2) : 34-39, Conscientia Bean Publishers,
24. "Achieving Good Corporate Governance through Effective Audit Committees in Commercial Banks: Evidence from India," co-authored with Sumaira Jan, Asian Journal of Research in Business Economics and Management, Vol. 5, No. 6, June 2015, ISSN 2249-7307: 23-35
25. "Microfinance and Socio-economic Impact: An assessment of SHG-Bank linkage programme, co-authored with Shaikh Aftabul Maroof, Asian Journal of Research in Banking and Finance, Vol.5 (9) 2015, ISSN-2249-7323
26. "Financial Inclusion Strategies in Developing countries with Special Reference to India," Journal of Public Administration, Finance and Law, Issue 4, 2014- Romania: 97-107
27. "Micro finance and SHGs Growth in India: A Critical Analysis of Region-wise Distribution," Co-authored with S.Javed Iqbal Kamili, The Business Review, Journal of the Faculty of Commerce & Management, Vol. 18 No.2, 2014
28. "Accounting Education in India: Current Scenario and Direction for Reforms", The Business Review, Journal of the Faculty of Commerce & Management, Vol.18, No.1, 2014, ISSN 0972-8384: 1-11
29. "Perceptual Analysis of Tourists towards Houseboat industry in Kashmir," co-authored with Abrar Maqbool and Shabana Ali, South Asian Journal of Tourism Heritage ((SAJTH)- July 2014; ISSN No. 0974-5432:113-122

30. "Corporate Governance Policies in Indian Commercial Banks: An Empirical Analysis"; co-authored with Sumaira Jaan, *IOSR Journal of Business and Management*, Vol.16 (1), 2014, ISSN No.2319-7668:13-23
31. "Corporate Governance Practices in Commercial Bank: Evidence from India,' Co-authored with Sumaira Jan, *International Journal of Business Management & Research*, Vol 4, Issue 2, 2014, ISSN(P): 2249-6920; ISSN(E): 2249-8036 49-62
32. "Assessment of Banking Literacy in Kashmir: An Empirical Study," Co-authored with Aabida Akhter, *Journal of Arts, Science and Commerce*, Vol.V(1) Jan.2014 –ISSN No. 2231-4172, Impact Factor (Gis)0.479
33. "Emerging Dimensions of Accounting in Developing Countries,' *The Business Review, Journal of the Faculty of Commerce & Mgt*; Vol.17 No.1&2, 2013, ISSN 0972-8384: 13-25
34. "Impact of Capital Structure on Profitability of Listed companies: Evidence from India,' co-authored with Khalid Chisti and Khurshid Ali, *The USV Annals of Economics and Public Administration, Romania*, Vol.13 (17), 2013; ISSN 2285-3332:183-191 <http://annals.seap.usv.ro>
35. " " An Analysis of Bi-Directional Relationship between Foreign Exchange Prices and Stock Market Prices: Indian Evidence,' co-authored with Khalid Chisti and Khurshid Ali, *Advances In Management*, Vol.7 (1),P.41
36. "Testing of Efficient Market Hypothesis in the Emerging Capital Markets: Evidence from India, co-authored with Mubassher Hassan, *IOSR Journal of Business and Management (IOSR-JBM)* e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 14, Issue 3 (Nov. - Dec. 2013), PP 49-62
37. "Derivatives Trading in Emerging Economies with special reference to India,' co-authored with Khalid Chisti and Khurshid Ali, *Journal of Accounting and Management*, Vol.3 No 1,2013; ISSN:2284-9459 (print),ISSN:2392-8778 (online): 5-20
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3. Firm Specific characteristics and Market Resilience during Crisis situations : A study of Listed Indian Companies, Co-authored with Azad A. Wani
4. How Investment Opportunities and Group affiliations affect R & D Intensity and Ownership Relationship, co-authored with Azad A Wani
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10. Co-operative Movement in Ladakh: Achievements and Further Explorations, Seminar Proceedings of Centre of Central Asian Studies, 1986

Columns/write-ups in Newspapers/ Periodicals

About 20 Columns/ write-ups related to Economic and social issues published in various English/Urdu Newspapers / dailies /periodicals having policy implications have been well received and appreciated in the social, academic and public circles.

Policy Document submitted to State Government Committee

To bring massive Economic Reforms in the State of Jammu & Kashmir, A Committee of Experts was constituted by the Government of Jammu & Kashmir in 1998 which was headed by famous economist and policy maker Mr. Madhav Godbole. A Policy Document having economic and public policy ramification was prepared by me and submitted to committee and the committee made use of the same while finalizing their report and submitting their recommendations.

Major Research Project Completed in last 5 years:

- A Study of Micro-Finance in Jammu and Kashmir State with Special Reference to Kashmir Division, sponsored and funded by University Grants Commission, New Delhi,

Research Studies Supervised:

Doctoral (PhD.) level:

1. Relationship between Customer Satisfaction and Financial Performance in Commercial Banks: A Study of Select Banks in India, by Tabasum Nazir, 2007
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5. Impact of Supply Chain Cost Management on Competitive Advantage: A study of select Indian Companies by Mushtaq A. Bhat
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9. Share Ownership, Capital Structure and Firm Performance: A Study of Select Companies in India by Iqra Iqbal
10. Asset Liability Management of Commercial Banks: A Study of Select Banks in India, by Mudasir Mir

Pre-Doctorate (M. Phil) Level Studies Supervised:

1. Impact of Micro Finance on Income and Employment generation in District Pulwama, by S Javed Iqbal Kamili
2. Relationship between Macro- Economic Variables and Stock prices: A case study of Indian Stock Market, by Mubashir Hassan
3. Profitability Management in Indian Insurance Industry: A Case Study of L I C of India, by Younus Mohd. Hakim

Masters Level Studies Supervised:

100 studies supervised at the Masters level related to Banking, Insurance, Corporate Finance, Financial Literacy, Profitability, Productivity, Municipal Finance, Accounting Systems, Customer satisfaction, Industrial development, and so on.

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