

Curriculum Vitae

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Name: Dr. Viqar – U – Nissa.
Designation: Sr. Assistant Professor
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CAREER OBJECTIVE:

- To advance my academic career by engaging in impactful research and collaborative initiatives that enhance the quality of education and align with institutional goals.
- To mentor and guide students, fostering their personal and professional growth by creating student oriented and intellectually enriched learning sessions.
- To contribute to academic community through active participation in conferences, workshops and thought leadership in the field of management studies.

CAREER SUMMARY

- More than 12 years of experience in the field of university academics in addition to having a PhD in Management studies, NET/ JRF and MBA in Marketing and Finance.
- Well versed with the subject knowledge of management courses including financial management and accounting papers
- Proven track record in bringing and sustaining fundamental change and focusing on the academic, intellectual and behavioral progress of the students.
- Experience of holding various leadership positions in the campus, working with teams and contributing towards the academic and administrative growth of the campus in general and department in particular.
- Ability to maintain high standards of discipline, achievement and punctuality amongst students.
- A result oriented and goal driven achiever with strong interpersonal and communication skills.

ACADEMIC PROFILE:

- **2019** Awarded Ph.D. in Management Studies.
- **2011** Qualified **NET** and **JRF** in Management conducted by UGC in June 2011.
- **2010** Masters in Business Administration (MBA) from University of Kashmir
Secured an aggregate of **82.11% - Distinction (1st position)**.
- **2007** Bachelors in Business Administration (BBA) from University of Kashmir
Secured an aggregate of **70.5% - 1st Division**.

- **2004** Higher Secondary Part 2 Examination from Mallinson Girls Hr. Secondary School Secured an aggregate of **74.33% - Distinction.**
- **2002** Secondary School Examination from Mallinson Girls Hr. Secondary School Secured an aggregate of **84% - Distinction.**

KEY ACHIEVEMENTS:

- Participated in the RBI Policy challenge 2023 as a **faculty advisor** of a team of 4 students of my department. The team won the regional round, the zonal round and was adjudged as the **1st Runners up of the National final of RBI Policy challenge 2023** held at Reserve Bank of India, Central office Mumbai on 30-05-2024.
- Awarded the **University Gold Medal** at 18th Annual Convocation 2012 for having secured the **first class first position** in the Master of Business Administration programme.

EXPERIENCE:

- Working as an Assistant Professor in The Department of Management Studies North Campus, Univ. of Kashmir from June 2013 – June 2019, and Sr. Assistant professor from June 2019 onwards.

Job responsibilities:

- Presently serving as the Coordinator of the Department from 14th October 2022 till date.
- Served as the Coordinator of the department from 2013-2016, April 2018-October 2018 responsible for managing all academic, administrative & extracurricular activities of the department.
- Teaching finance & accounting courses to the students of IMBA like Financial Management, Security Analysis and Portfolio Management, Management Accounting, Financial Accounting and Business Statistics.
- Member of the various campus committees like Campus Development, Estates Committee, Campus Disciplinary Committee, Campus Sports Committee, Student Welfare Committee, Internal Complaints Committee, Women Development Cell and Media Secretary.
- Worked as Contractual Lecturer in The Business School, University of Kashmir for the academic session of 2012 & 2011.

INVITED LECTURES:

- Delivered a lecture on “Product and service decisions in Customer driven marketing” in an MSME sponsored Entrepreneurship Awareness Program organised by SKAUST-K in collaboration with Govt. College for Women, Nawakadal on 16th November, 2023.
- Delivered a lecture as a key note speaker on “Empowering Educators” in ICSI Teacher’s Conference organized by The Institute of Company Secretaries of India on 25th September, 2023 at SP College, Srinagar.
- Invited as a panelist for the panel discussion on “Domestic violence: Building resilient personal, familial and social systems” organized by South campus, UoK on 22nd August, 2023.
- Invited as an expert and guest speaker in the Youth entrepreneurship festival organized by District Administration Ganderbal on 22nd May, 2023.

- Invited as a speaker in a panel discussion on “Domestic violence” in a One day seminar organized by Centre for Women Studies and Research, UoK in collaboration with Mission Shakti, Social welfare department on 21st February, 2023.
- Delivered a lecture on “Understanding the nuances of financial systems and investments” in 88th Guru Dakshana faculty induction programme organized by UGC – HRDC, University of Kashmir on 18th February 2023.
- Delivered a lecture on “Changing role of teachers in digital era” in ICSI Teacher’s Conference organized by The Institute of Company Secretaries of India on 24th September, 2022.
- Delivered a lecture on “Accounting for entrepreneurs” in Entrepreneurship development programme organized by Jammu and Kashmir Entrepreneurship Development Institute on 23rd March 2021.
- Delivered guest lecture on “Role of management in postal services” at GPO, Srinagar in 2012.

SPECIALIZATION:

- Finance and Marketing.

PROJECT WORK:

- Internship from J&K Bank on the topic “Management of Operational Risk – A study of J&K Bank’s preparedness for higher approaches”.
- Project on ‘Agency problem – A comparative study of the efficiency of owner managers and hired managers’
- Project on ‘Equity Investment in Kashmir Division – A study of District Srinagar’.
- Project on ‘Volatility in Indian Stock Market’.

RESEARCH PAPERS PUBLISHED/ PRESENTED:

- **Nissa, V. U.**, Mehraj, D., Malik, I. A., Mukhtar, S., Valeri, M. (2025). “Exploring the mediating role of financial literacy on the relationship between financial inclusion and poverty alleviation: A sustainable development approach.” International journal of work innovation. (Scopus indexed) *Accepted for publication*
- Malik, I. A., Mehraj, D., **Nissa, V. U.**, Wani, A. K. (2025). “Unveiling the dynamics of sustainable development: A holistic examination of green Organizational Learning, Innovation, and Performance in Indian SMEs.” Business Strategy and Development, 8(1). 1 - 19. ISSN: 2572-3170. (Scopus indexed)
- Mukhtar, S., Jan, A., Zahoor, A., Mehraj, D., **Nissa, V. U.** (2024). “Decoding the financial risk puzzle: The interplay of biopsychosocial indicators and financial literacy among Indian investors.” Acta Univ. Sapientiae, Economics and Business, 11. 1 – 26. ISSN: 2343 – 8894.
- Mehraj, D., Islam, M. I., Qureshi, I. H., Basheer, S., Baba, M. M., **Nissa, V. U.**, Shah, M. A. (2023). “Factors affecting entrepreneurial intention for sustainable tourism among the students of higher education institutions.” Cogent Business & Management, 10(3). E ISSN: 2331-1975c
- Mehraj, D., Qureshi, I. H., Singh, G., Nazir, N. A., Baseer, S. **Nissa, V. U.** (2023). “Green marketing practices and green consumer behavior: Demographic differences among young consumers.” Business Strategy and Development, 6(4). 571 - 585. ISSN: 2572-3170. (Scopus indexed)
- Gul, M., Wani, A. K., **Nissa, V. U.** (2022), “Sustainability in modern business.” Purana, ISSN: 0555-7860
- **Nissa, V. U.**, Ahad, W. (2022). “Impact of credit risk management on return of assets of banks in Jammu and Kashmir.” Anvesak. 52. ISSN: 0378-4568.

- **Nissa, V. U., & Darzi, M. A. (2017).** “Impact of credit risk management on performance of banks.” International Journal of Commerce and Management Research. 3(3), 69-74. ISSN: 2455-1627.
- **Nissa, V. U., & Darzi, M. A. (2016).** “Operational Risk Management In Banking – A Study Of J&K Bank.” The communications - Journal of Applied Research in Open and Distance Education. 24(1), 119-124. ISSN: 0975-6558.
- Presented a paper in “National conference on Women leadership in the contemporary world: Changes and challenges”, on “Empowering women through entrepreneurship – A study of Kashmir” organized by Islamia College of Science and Commerce on 9th & 10th October 2023. (Best paper award)
- Presented a paper in “International conference on Women, Social innovation and Entrepreneurship: Possible lessons from India and South Africa”, on “Prospects and challenges of Social entrepreneurship – A study on Kashmir” organized by Central University of Punjab, from 27th & 28th September 2023.
- Presented a paper in “National conference on Changing Dimensions of Scholarly Communication and Role of Libraries to Attain Inclusive Knowledge Society”, on “Declining book culture and role of libraries in digital era.” Organized by Department of Library and Information Science, UoK on 6th & 7th September 2022.
- Presented a paper in “National conference on Changing Patterns of Migration”, on “Effect of Migration on Informal Economy of Jammu & Kashmir.” Organized by Department of Geography and Disaster Management, UoK in collaboration with ICMR, held on 5th October 2021.
- Presented a paper in "International conference on tourism 2017", on ""Reimagining Tourism in Kashmir - Translating cultural inimitability into a comparative advantage." organized by Dept of Tourism studies, CUK in collaboration with Indian Tourism and Hospitality Congress, from 08-09-2017 to 09-09-2017
- Presented a paper in "INBUSH ERA WORLD SUMMIT 2017", on "Credit risk management parameters as antecedents to bank efficiency - A case study of HDFC bank", organized by Amity University in association with The University of Northampton, from 08-02-2017 to 10-02-2017
- Presented a paper in "National Conference on Entrepreneurship Development", on ""Impact of state interventions on the success of entrepreneurial ventures - A study of J&K""", organized by Govt. Degree College, Bemina Srinagar, from 14-09-2015 to 15-09-2015
- Presented a paper in “Convention on peace and justice for Kashmiri women”, on “Peace and justice”, organized by Centre for policy analysis, New Delhi in University of Kashmir on 30th October, 2012.

BOOK CHAPTERS:

- Mehraj, D., Islam, M. I., **Nissa, V. U.,** Iqbal, S. (2024). Challenges and prospects in the adoption of mobile payment systems in India. Business, Management and Economics Annual Volume 2024. Edited by Vito Bobek, Tatjana Horvat, Jamie Ortiz, Hanna Gorska Warsewikz. IntechOpen Publications.
- Nissa, V. U. (2022). Credit risk management in banks – A review. Emerging Trends and Practices in Business, Commerce and Management. Vol. 2. Edited by Dr. Mora Murari. RedShine Publications Pvt Ltd.
- Nissa, V. U., & Hussain, S. (2021). Pandemic and its effect on local and informal economies: A study of Migrational patterns. Emerging Business Trends and Management Practices: Lessons from Pandemic, Edited by Prof. Himanshu Rai. CRC Press, Taylor and Francis Group and Apple Academic Press.

WORKSHOPS ATTENDED:

- Attended a Two day workshop on “Outcome Based education (OBE) with special focus on formulation of Programme Outcomes (POs), Programme Specific Outcomes (PSOs), Course Outcomes (COs)” organized by NEP Cell University of Kashmir from 27-02-2025 to 28-02-2025.
- Attended a Two day Capacity building workshop on “Prevention of sexual harassment at workplace (POSH)” organized by Internal Complaints Committee, University of Kashmir from 12-12-2024 to 13-12-2024.
- Attended a Two day workshop on “Redesigning curriculum and credit framework for postgraduate programmes as per NEP 2020” organized by NEP Cell University of Kashmir from 11-11-2024 to 12-11-2024.
- Attended a workshop on “National education policy for management programmes” organized by Department of Management studies, University of Kashmir on 21-10-2024.
- Attended a Two day workshop on “Academic Audit in University of Kashmir – Developing survey instrument & mechanism for implementation” organized by NEP Cell University of Kashmir from 01-05-2024 to 02-05-2024.
- Attended a short term course on “MOOCs and E-content development” organized by UGC – Malviya Mission Teacher Training Centre, Osmania University Hyderabad from 13-12-2023 to 19-12-2023.
- Attended a Two-day workshop on Massive open online course titled “MOOC and the changing paradigm of education” jointly organized by EMMRC, University of Kashmir and Consortium for Educational Communication, New Delhi from 16-03-2023 to 17-03-2023.
- Attended one week workshop on “Science policy society interface” organized by Department of Environmental Science, University of Kashmir in collaboration with GDC Sopore from 05-12-2022 to 09-12-2022.
- Attended “Research methodology workshop for Commerce, economics and management scholars” organized by Human Resource Development Centre, University of Kashmir, from 09-11-2022 to 15-11-2022.
- Attended a 3-day workshop on “Data analysis using SPSS and R – Qualitative and Quantitative methods” organized by Department of Statistics, University of Kashmir from 26-09-2022 to 28-09-2022.
- Attended refresher course on “Information Technology (Interdisciplinary)”, organized by Human Resource Development Centre, University of Kashmir, from 27-02-2021 to 12-03-2021.
- Attended refresher course on “Disaster management”, organized by Human Resource Development Centre, University of Kashmir, from 30-01-2019 to 21-02-2019.
- Attended "75th General Orientation Course", organized by Human Resource Development Centre, University of Kashmir, from 16-05-2017 to 12-06-2017.
- Attended workshop on "Open access platforms in research", organized by Dept of library and information science, University of Kashmir, from 14-03-2017 to 15-03-2017.
- Participated in one day convention on “Peace and justice for Kashmiri women” organized by Centre for Policy Analysis, New Delhi on 30th October 2012 in University of Kashmir.
- Attended a two-day workshop on “Cultural challenges of international marketing and leadership” in The Business School, University of Kashmir on 23 – 24th August 2011.
- Attended a one day workshop on “Role of education in creating project mindset” in The Business School, University of Kashmir on 19th June 2011.
- Attended a three-day Personality Development Breakthrough Workshop conducted by Manford Allianz, Bangalore.

- Attended a session to undertake MBTI Test carried out by Manford Allianz, Bangalore in collaboration with HELP Foundation Srinagar.

OTHER CREDENTIALS:

- Attended a certificate course on 'Strategic Business Negotiations' by CM Partners, USA in collaboration with The Business School, University of Kashmir.
- Attended a joint certificate course on Retail Banking by HDFC bank in collaboration with The Business School, University of Kashmir.

COMPUTER KNOWLEDGE:

- Proficiency in MS office (MS- Word, MS-Excel, MS- PowerPoint).

PERSONAL PROFILE:

- DOB: 10 – 07 – 1987.
- GENDER: Female.
- MARITAL STATUS: Married.
- FATHERS NAME: Ab. Khaliq Malla.
- NATIONALITY: Indian.
- LANGUAGE: English, Urdu, Kashmiri.

DECLARATION:

I hereby declare that the information furnished above is true to the best of my knowledge.

Dr. Viqar – U – Nissa