Dr. S.M.Tariq Zafar

18 Z / 3N / P, Karamat Ki Chawki, Karali Extension, Allahabad, UP, India, Pin-211001

Mobile: 9368953434

 Email:smtariqz2015@gmail.com

# Career Objective:

# To be an integral part of an organization of high repute and with my skills set and devotion to work. Help the organization to reach new height especially in an organization and job, which entrust responsibilities on me with regular assessment and guidance whenever required.

#  Personal Skills:

Have effective communicative and social skills, ability to work as a responsible team member. Soft spoken, hard working academic oriented human being. Strong determination of learning with effective sports track record at apex level in Indian University

# Having 21 years of professional experience with progressive career in academics coupled with educational qualification related with industry experience and personality traits which can be put to optimum use leading me to the zenith of my professional aspirations.

##### Academic Qualification/ Professional Qualification:

* + 1. Passed High School Examination from UP Board Allahabad in 1983, (61.2%)
		2. Passed Senior Secondary School Certificate (CBSE Board) from AMU Aligarh in 1986, (52%) Commerce stream
		3. Secured Bachelor of Commerce from AMU Aligarh in1989, (59%)
		4. Secured Master of Commerce from AMU Aligarh in 1991, (64%)
		5. Secured “Post Graduate Diploma in Marketing Management” (PGDMM) from AMU Aligarh in 1993 (62%)
		6. Secured Ph. D. Title:- Social Sector Investment: (A Case Study of Investment in Education in Utter Pradesh) from VBS University, in the year 2004

 **Total Experience : 22 Years (Teaching 14 Years and Industry 09 years)**

At present working on project “Reason and Impact of small scale and cottage industry closure in Bihar”, India.

Present Employer  **:** Charak Institute of Business Management

Designation **:** Professor cum Director

Area of Interest **:** Finance

 Subject Taught **: Financial Management, Working Capital Management, Financial Market, And Financial Management Accounting**.

**Previous Work Experiences:**

* Worked as a Professor cum Director in Roorkee College of Management and Computer Application from 09 Jan 2010 to 30th October 2011, Roorkee
* Worked as A.P in D.I.T, Dehradoon, 16th Aug 2007 to 09 Jan 2010
* Worked as Asst Professor in OIMT, Rishekesh, Uttrakhand, 01-11-2006
* Worked as Academic Head in All India Management Association**,** Center Allahabad and Lucknow, (RGSMSR) from 01 August 2003 to 30 Oct 2006
* Worked as a Lecturer in Motilal Rastogi School of Management, Lucknow, from January 2002 to 30 August 2003 on subject contact basis
* Worked as Area Manager in Shakti Batteries from August 1997 to December 2001
* Worked in Magus Marketing India Pvt. Ltd New Delhi as Territory Manager from July 1994 to July 1997
* Worked in Ganlux Marketing India Pvt. Ltd New Delhi as Senior Marketing Officer from December 1992 to July 1994

####  Personal Information:

Date of Birth : 4th Nov, 1968

Father’s Name : Dr S. A. Sayeed

Mothers Name : Rashida Sayeed

Marital Status : Married

Sex : Male

Permanent Address : 18 Z/3 N/ P- Gulshan-y Millat Colony, Karali Extension, Karamat Ki Chwoki, Allahabad, UP

Address For Communication **:**  Dr S.M.Tariq Zafar

18 Z/3 N/ P- Gulshan-y Millat Colony, Karali Extension, Karamat Ki Chwoki, Allahabad, UP

Mob - no. 9368953434

 Pan Card No : AAJPZ3861F

 Pass Port No : F7550220

 **E-mail address** : smtariqz2015@gmail.com,

**Achievements:**

***Conference***

1. ***Participated in International Conference on Education at SEMAT*, Allahabad under the supervision of Director Mrs. Najama Akhtar” and presented report on success and failure of Government educational policies and their financial participation (Central & State) November 2001.**
2. ***Participated in National Seminar on Environmental Management & Biodiversity Conservation* at Omkarananda Institute of Management & Technology Rishikesh (UK), organized by Action for Sustainable, Efficacious Development and Awareness & MANU- International Council for man and Nature in Collaboration, 26-27th February, 2011.**
3. ***Participated in FICCI, UP State core group conference and submitted report on “Industry and Academic Partnership - A Function of Strategic Trust”* Organized by FICCI,April, 2013, Luckhnow, UP, India.**
4. ***“Participated and Adjudicated International Conference on Adoption of Technological Innovations in Business as a conference General Co Chair Member”* Organized By Astitva International Journal of Commerce, Management and Social Sciences ,ISSN: 2320-0626 ,Conference City Lucknow, Conference Date November 15, 2013 & November 16, 2013.**

**National Publications**

1. *“Appreciation of Indian Currency: Opportunities and Challenges to Indian Economy”* Published in Journal “Prabandhan Guru” Shri Ram Group of Collage, Dehradoon, ISSN- 09757961,Issue of June 2008.
2. *“US Dollar: A Devaluated International Trade Currency and its Relative Impact on Indian Economy”* Published in Journal, Gumbad Business Review, Garhawal University Srinagar, December 2008.
3. *“E-Commerce and its Future Prospects in India****.****” has been published in Prabandhiki,* Published in Journal, Gumbad Business Review, Garhawal University Srinagar, December 2008.
4. *“****Portfolio Performance in Relation to Risk and Return and Effect of Diversification: A Test of Market Efficiency in India****”* Published in Gitam Journal of Management (Gitam University Vishakhapatanam, ISSNO- 972-740X Quarterly, December 2010 issue
5. *“Mutual Fund Performance in India: An Empirical Study Using CAPM Model”* has been published in SGRR, Vedaang Journal of Management, Dehradun, in July 2009, ISSN, 09757961, July 2009
6. *“A Comparative Study on Fundamental Analysis of Indian Infrastructure Industry”* Has been presented at national conference at DBIT April 12, 2010
7. *“Comparative Study on Financial Leverage in Real Estate Industry and Its Explicit Impact on Shareholders Return”* Published in ACME biannual referred research journal “Volume 8, Issue ISSN-0974-1763, May 2010.
8. *“A Study on Fundamental Analysis of Indian Social Sector Banks” Published in SGRR,* Vedaang, referred Journal of Management, Dehradoon, ISSN- 09757961, Dehradoon, July 2011.
9. *“Non - Performing Assets and Indian Banking*, Published in OIMT Business Review***,*** ISSN: 0976-3236,Volume 1, Issue 1, Rishikesh, Uttrakhand, Feb 2011
10. *“A Study on the Linkage between Indian Manufacturing Sector and Stock Market:* A Time Series Analysis, Published in ACME biannual referred research journal, ISSN: 0974-1763, January to July-2011.
11. *“A Strategic Study of Mutual Funds Schemes and their Performance in India through Sharpe Index Model”* Published in Journal, ‘Uttaranchal Business Review, Volume: 1, Issue : 1, Print ISSN: 2277-1816, December, 2011.
12. *“A Study on Implications and Impact of Sharpe’s Single Index Model in Indian Volatile Security Market”* Published by SGRR, Journal “Vedaang”, ISSN, 09757961, Uttarakhand, July, 2012.
13. *“Practical Applicability of Sharpe’s Single Index Model in Indian Security Market and its Implications”* Published in Journal “Prabandhan Guru” of Shri Ram Group of Collage, Volume 2, Issue 2, Muzafarpur, UP, July, 2012.
14. *“Advertising and its Impact on Brand Equity: A Study of Consumers of Garhwal Region of Uttrakhand State”* Published in Journal, ‘Uttaranchal Business Review, ISSN: ISSN: 2277-1816,July, 2012.
15. *“An Empirical Study on Indian Mutual Funds Tax fund–Growth Option Schemes and their Performance Evaluation before Recession”* Published in Journal, ‘Uttaranchal Business Review, ISSN: ISSN: 2277-1816,July, 2012.

**International & Online Listed Publications:**

1. *“Strategic Appreciation of Indian Currency: its Impact and Implication on Indian economy*” Published in Gurukul Kangri University “Global Journal of Business Management” Vol. 2 No.1, ISSN: 0973-8533, an **International Refereed Journal,** Listed at Econ Biz “Virtual Library for Economics and Business Studies, Germany” [German National Library of Economics – Leibniz Information Centre for Economics (ZBW)](http://en.wikipedia.org/wiki/German_National_Library_of_Economics), June, 2008.
2. *“A Comparative Study of Different Mutual Funds Schemes Performance in India through Sharpe Index Model”* Published in Journal, ‘Al-Barkaat Journal of Finance and Management’ “Indian Publication house” Year: 2011, Volume: 3, Issue: 2, Print ISSN: 0974-7281. Online ISSN: 2229–4503, January- 2012.
3. *“Indian Corporate Dogma and Global Recession, Published in “Journal Pinnacle Des Academia”* by Goel Group of Institutions, Luckhnow,” ISSN No. ISSN 2231-282X, July, 2011.
4. *“A Comparative Study of the Performance of Hybrid Banks in India” Published in Journal,* ‘Al-Barkaat Journal of Finance and Management’ “Indian Publication house” Print ISSN: 0974-7281. Online ISSN: 2229–4503, Volume-4, Isue-2,December 2014
5. *“A study of consumer Perception towards Credit Card in Modern Banking System: An Empirical Study”* Published in IMS Manthan, The Journal of Innovations, an **International Refereed Journal** and Greater Noida, Reg. No. UPENG/2007/23486, ISSN 0974-7141 (Print, ISSN 0976-1713 (Online), [http://www.imsmanthan.com](http://www.imsmanthan.com/), July, 2008.
6. “Causes of US Dollars Devaluation and its Relative Impact on Global Economy” published in Gurukul Kangri University “Global Journal of Business Management, Haridwar, Uttrakhand in the issue of, ISSN: 0973-8533, an **International Refereed Journal,** Listed at Econ Biz “Virtual Library for Economics and Business Studies, Germany” [German National Library of Economics – Leibniz Information Centre for Economics (ZBW)](http://en.wikipedia.org/wiki/German_National_Library_of_Economics),December 2008.
7. *“****A Study of Consumer's Changing Lifestyle Pattern in the Branded V|S Unbranded Male Readymade Garment Market.****”* has been published in IMS Manthan, The Journal of Innovations, an International Refereed Journal, Greater Noida, Reg. No. UPENG/2007/23486, ISSN 0974-7141 (Print, ISSN 0976-1713 (Online), July 2008. [http://www.imsmanthan.com](http://www.imsmanthan.com/).
8. *“E- Commerce: Commercial Application of its Models and Future in India”* Published in IMS Pragyan, ISSN No. : 0974-5505, Page No. 59-70, an **International Refereed Journal,** Listed in Ulrich's International Periodicals Directory, USA, ( PDFbook-s, search engine ) <http://ims.edu.in/pragyaan/Pragyaan_Management_June_09.pdf>,December 2008.
9. *“A Strategic Study on Fundamental Analysis of Automobile Industry (Commercial Vehicle) in India”* Published in” IMS Dehradoon, biannual referred research journal “Pragyaan, Volume 7, Issue 3, Page No. 24-38, ISSN No. 0974-5505, an International Refereed Journal**,** **Listed in Ulrich's International Periodicals Directory, USA,** (PDFbook-s, search engine) <http://ims.edu.in/pragyaan/Pragyaan_Management_June_09.pdf>. June, 2009.
10. *“Consumer Buying Motives and Perceptions Of Mobile Phone Services: A Study of Consumers of Uttarakhand”* Published in IMS, Dehradoon, biannual referred research journal “Pragyaan, Volume 8, Issue 1, and ISSN No. : 0974-5505, an International Refereed Journal**,** **Listed in Ulrich's International Periodicals Directory, USA,** (PDFbook-s, search engine) <http://ims.edu.in/pragyaan/Pragyaan_Management_June_09.pdf>. June,2010.
11. “*A Fundamental Analysis of Public Sector Banks in India”* Published in biannual referred research journal I M S Manthan, The Journal of Innovations, an **International Refereed Journal** and Greater Noida Volume 5 Issue 2 Reg. No. UPENG/2007/23486, ISSN 0974-7141 (Print0, ISSN 0976-1713 (Online), pp. 107-114,December, 2010.
12. *“An Assessment of Customer Relationship Management Practices Opted by Banks for Retaining Customer in Uttarakhand State”* published in an **International Refereed Journal “**International Transactions in Humanities and Social Sciences”, ISSN- 0975-3745, and V2 issue 2nd July, pp. 205-217, December,2010.
13. *“A Study on Impact of Leverage on the Profitability of Indian Banking Industry”* Published by Publishing Indian Group in **International Journal of Financial Management**, ISSN, NO.2229-5682 (P), an International Referred Quarterly Journal, pp.85-99,April- 2011.
14. *“Mobile Phones Users Behavior and Service Users: A study of Consumer of Uttrakhand State”* Published in Annals of Management Research, Volume 1, ISSN (print): 2250 – 3617, ISSN (online): 2250 - 3625 Number 1, Page no. 5-21, IJMT Publication.com., an International Refereed Journal**,** **Listed at:  Open J-Gate, Cabell's Directory of Publishing Opportunities, U.S,July, 2011.**
15. ***“A Study on Fundamental Analysis of Infrastructure Industry in India*,** International Sciences Press, Serial publication biannual journal “Journal of Asian Business Management” ISSN: 0974-8636, Page No. 187-204, Vol. 3, No. 1, July, 2011.
16. “Emerging Factors and Their Impact on Motivation of the Employee in Current Business Environment: An Empirical Study” Published in Gurukul Kangri University “Global Journal of Business Management”, ISSN: 0973-8533, an **International Refereed Journal,** Listed at Econ Biz “Virtual Library for Economics and Business Studies, Germany” [German National Library of Economics – Leibniz Information Centre for Economics (ZBW)](http://en.wikipedia.org/wiki/German_National_Library_of_Economics),June Issue, 2011.
17. *“A Study on Fundamental Analysis of Indian Cement Industry”* Published in a quarterly Journal, Jan- March issue of **International Journal of Business SWOT (**IJOBS), ISSN: 0975-8836, published by [Toff Institute of Management & Engineering Studies](http://times-india.com/index.php.html), March-2011.
18. *“Value Proposition and Functional Quality Dimension Enhance Customer Loyalty-A Study of Consumer Behavior at Easy Day Retail Store* “Published in international referred journal, **International Forum of Researchers Students and Academician (IFRSA)** VISUAL SOFT (INDIA) PVT. LTD. Fist Issue, [www.visualsoftindia.com](http://www.visualsoftindia.com/),September, 2011.
19. *“Applicability of Sharpe’s Single Index Model in Complex Indian Security Market and its Relative Impact”* Published By Association for Advancement in Combinatorial Sciences in International Journal of Operations Research and Optimization (IJRO), Volume 2, ISSN 0975-3737 (online) 2231-4741, an **International Refereed Journal**, Listed at Zentralblatt MATH (Berlin GERMANY), EBSCO Publishing (USA), Pro-Quest (United Kingdom), Ulrichs Periodicals Directory (USA), Information System (Australia), December, 2011.
20. “*An Empirical Study on Indian Mutual Funds Equity Diversified Growth Schemes” And their Performance Evaluation”* Published in **International Refereed Journal,** International Journal of Research in IT, Management and Engineering **(**IJRIME) ISSN- 2249-1619, registered at **Cabell's Directory of Publishing Opportunities, Texas Ulrich's Periodicals Directory, USA ProQuest® Education, UK,** February, 2012.
21. *“A Study of Financial Performance of Selected Indian Scheduled Commercial Banks using CAMELS Methodology for 2006 - 2010”* Published by Publishing Indian Group in an **International Refereed Journal** “International Journal of Financial Management”, ISSN, NO.2229-5682, Volume 2 Issue, July 2012.
22. *“Strategic Study on the Linkages of Asian and the US Stock Markets and their Relative Impacts”* Published by Publishing Indian Group in an **International Refereed Journal** “International Journal of Financial Management”, ISSN, NO.2229-5682, Volume 2 Issu,July, 2012.
23. *“A Study on Dividend Policy and its Impact on the Shareholders Wealth in Selected Banking Companies in India”* Published in **international refereed journal** “International Journal of Financial Management”, Publishing India, ISSN, NO.2229- 5682, September Issue-2012.
24. *“A Comparative Evaluation of Financial Performance and Market Value of Maruti and Tata Company”* Publishedin Bookman International Journals of Economics & Business Management (BMJEBM), Print and Online, ISSN No. 2319-426X,September, 2012.
25. *“A Systematic study to Test the Efficient Market Hypothesis on BSE Listed Companies before Recession”* Published in internationalJournal of Management and Social Sciences Research (IJMSSR) ISSN: 2319-4421, published by **i-Xplore International Research Journal Consortium (IIRJC),**Oct, 2012.
26. *“Psychological Mapping of Customers towards Retailing: An Empirical Study”* Published in Excel International Journal of Multidisciplinary Management Studies EIJMMS Volume- 02, issue 10, Page no. 38-54 (ISSN Online:2249-8834), part of internationally indexedJournal “Zenith International Research & Academic Foundation” (ZIRAF), ISSN ONLINE: 2249-8826, Listed at Cabell's Directory of Publishing Opportunities, Texas; Ulrich’s Periodicals Directory, ProQuest, U.S.A.; E-ISRJC, Philippines; EZB, Germany; Open J-gate, India; SCIRUS; Bibliothekssystem Universität –Hamburg; [Staatsbibliothek Zu Berlin](http://ead.staatsbibliothek-berlin.de/#_blank)-Berlin State Library; [Wissenschaftszentrum Berlin für Sozialforschung, Berlin](http://bibliothek.wzb.eu/#_blank); New Jour-Electronic Journals & Newsletter; Max Perutz Library- Vienna; E-Journals Eastern Europe, WorldCat: The World's Largest Library Catalog, and [Zeitschriftendatenbank *(*ZDB*)*- German Journal Database](http://www.scholarly-societies.org/history/zdb.html#_blank),Oct 2012.
27. *“A Study on Universal Banking and its Impact on Indian Financial Market”* Published in esteemed research journal of Business Management & Social Sciences Research  (ISSN: 2319-5614), published by “Blue Ocean Research Journals”, November, 2012.
28. *“Nonperforming Assets and Its Impact on Indian Public Sector Banks”* Published in international Journal of Marketing Financial Services and Management (ISSN ONLINE: 2277-3622),The journal is internationally indexed/listed at Open J-Gate, India; Cabell's Directory of Publishing Opportunities, Texas Electronic Journals Library-University Library of Regensburg; Bibliothekssystem Universitat,Hamburg; INFO GUIDE: Hochschulbibiliotheken WU-SU-AB-CO, Hobiblothek AB; Zeitschriftendatenbank-ZDB:German Journal Databank; Wissenschaftszentrum Berlin für Sozialforschung, Berlin;Electronic Journals-WZB; Gateway-Bayern.de; Bamberger Katalog; Max Perutz Library- Vienna, New Jour-Electronic Journals & Newsletter,15th  Jan, 2013.
29. *“Performance of Indian General Insurance Companies in Pre Recession Period”* Published in international Journal of Research in Commerce & Management ISSN 0976 – 2183, Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories. Indexed & Listed at:Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Open J-Gate, India [link of the same is duly available at Inflibnet of University Grants Commission (U.G.C.)],Cabell's Directories of Publishing Opportunities, U.S.A. & Index Copernicus Publishers Panel, Poland with IC Value of 5.09 as well as in number of libraries all around the world.Circulated all over the world & Google has verified that scholars of more than 1866 Cities in 152 countries/territories are visiting our journals on regular basis, Feb- 2013.
30. *“A Study on Efficient Market Hypothesis before Recession: An Empirical Testing through Random Investing”* Published in Excel International Journal of Multidisciplinary Management Studies EIJMMS, (ISSN Online:2249-8834), part of internationally indexedJournal “Zenith International Research & Academic Foundation” (ZIRAF), ISSN ONLINE: 2249-8826, Listed at Cabell's Directory of Publishing Opportunities, Texas; Ulrich’s Periodicals Directory, ProQuest, U.S.A.; E-ISRJC, Philippines; EZB, Germany; Open J-gate, India; SCIRUS; Bibliothekssystem Universität –Hamburg; [Staatsbibliothek Zu Berlin](http://ead.staatsbibliothek-berlin.de/#_blank)-Berlin State Library; [Wissenschaftszentrum Berlin für Sozialforschung, Berlin](http://bibliothek.wzb.eu/#_blank); New Jour-Electronic Journals & Newsletter; Max Perutz Library- Vienna; E-Journals Eastern Europe, WorldCat: The World's Largest Library Catalog, and [Zeitschriftendatenbank *(*ZDB*)*- German Journal Database](http://www.scholarly-societies.org/history/zdb.html#_blank),March, 2013.
31. *“Importance of “Balanced Scorecard” and Its Strategic Use in Modern Business Management Accounting”* Published by “International Journal of Management, IT & Engineering, ISSN: 2249-0558” (IJMRA), impact IC value 5.09 from Index Copernicus and is listed in Ulrich's Periodical Directory, USA; Open J-Gate, Cabell's Directories of Publishing Opportunities, USA, New Jour, EBSCO Publishing, Scribd, Cornell University Library, DOAJ Directory of Open Access Journal, CEPIC and Scirus,May, 2013.
32. *“A Strategic Study on Investors Preferences of Mutual Funds in India”*Published in Excel International Journal of Multidisciplinary Management Studies EIJMMS, (ISSN Online:2249-8834), part of internationally indexedJournal “Zenith International Research & Academic Foundation” (ZIRAF), ISSN ONLINE: 2249-8826, Listed at Cabell's Directory of Publishing Opportunities, Texas; Ulrich’s Periodicals Directory, ProQuest, U.S.A.; E-ISRJC, Philippines; EZB, Germany; Open J-gate, India; SCIRUS; Bibliothekssystem Universität –Hamburg; [Staatsbibliothek Zu Berlin](http://ead.staatsbibliothek-berlin.de/#_blank)-Berlin State Library; [Wissenschaftszentrum Berlin für Sozialforschung, Berlin](http://bibliothek.wzb.eu/#_blank); New Jour-Electronic Journals & Newsletter; Max Perutz Library- Vienna; E-Journals Eastern Europe, WorldCat: The World's Largest Library Catalog, and [Zeitschriftendatenbank *(*ZDB*)*- German Journal Database](http://www.scholarly-societies.org/history/zdb.html#_blank),1st August , 2013.
33. *“Pre Recession Study on Financial Leverage in Real Estate Industry and Its Relative Impact on Shareholders Return”*Published by Indian Research Journals.com in Asia Pacific Journal of Marketing & Management Review (APJMMR) Vol.2 Issue 8 ISSN 2319-2836. The publication house “Indian Research Journals.com” is internationally indexed/listed at Open J-Gate, India; Cabell's Directory of Publishing Opportunities, Texas Electronic Journals Library-University Library of Regensburg; Bibliothekssystem Universitat,Hamburg; INFO GUIDE: Hochschulbibiliotheken WU-SU-AB-CO, Hobiblothek AB; Zeitschriftendatenbank-ZDB:German Journal Databank; Wissenschaftszentrum Berlin für Sozialforschung, Berlin;Electronic Journals-WZB; Gateway-Bayern.de; Bamberger Katalog; Max Perutz Library- Vienna, New Jour-Electronic Journals & Newsletter, August 2013.
34. ***“A Pre Rescission Comparative Study on Employees Productivity and Cost in Indian Banking Industry”*** Published in SGRR, Vedaang Journal of Management, ISSN, 09757961,July, 2013 Issue.
35. *“Analysis of fashion product of apparels from Consumer lifestyle perspectives: An empirical study***”** Has been submitted in “International Journal of Research in Business and Technology” ISSN- 2291-2118, 22 peer review journal [*www.ijrbtonline.com*91](http://www.ijrbtonline.com91/)*,* Impact Factor, 1.103,  indexed Google Scholar, Eyesource, CiteSeer, UlrichWeb, Scientific Commons (Univ. of St Gallens), University of Karlsruhe, Germany, PennState University,  Informatics, ProQuest CSA Technology Research Database, NASA ADS (Harvard Univ.), Index copernius, International  society of Universal Research in sciences. Volume, 3, No. 3, December, 2013.
36. *“Determinants of Indian Household Savings in Pre- Recession Period: An ARDL Co- Integration Technique”* Published in Journal, ‘Uttaranchal Business Review, ISSN: ISSN: 2277-1816, July 2014.
37. *“Impact of Global Financial Crises on Indian Banking Industry and its Remedial Measures”*Has been published in journal‘Al-Barkaat Journal of Finance and Management’ “Indian Publication house” Print ISSN: 0974-7281. Online ISSN: 2229–4503, Dec. 2014.

 **Submitted & Accepted Papers**

1. *“Factor Affecting Motivation of the Employees in Current Business Environment: An Empirical Study”* Has been submitted in journal DIAS Technology Review, New Delhi,
2. *“Indian Intellectual Property Rights: A Dogma,* Special References to Patents Rights”Has been Submitted to Global Journal of Business Management”, ISSN: 0973-8533
3. "Submitted Project on Rural Management to MHRD Through AIMA Nodal Center Allahabad & Lucknow, July 2004.
4. “*Indian Public Sector Banks and their Perpetual Problem of Non Performing Assets”*Has been Submitted to Global Journal of Business Management”, ISSN: 0973-8533.
5. *“Inflation a Hidden tax and its Relative Impact on Indian Economy and Banking System” has been submitted to International Journal of Financial Management. journal web site:Manuscript URL:* [*http://www.manuscript*](http://www.manuscript/)*. January 2015.*
6. ***“A Pre Rescission Comparative Analysis of Cost, Productivity and Employees Efficiency in Indian Banking Industry”* Has been Submitted in biannual referred research journal Al-Barkaat Journal of Finance and Management’. Published by “Indian Publication house” Print ISSN: 0974-7281. Online ISSN: 2229–4503,16th November, 2014.**
7. ***“Public Debt Management and Its Relative Impact on Indian Banks”*Has been submitted in biannual referred research journal,30th March 2015. *ASBM Journal of Management Asian School of Business Management,Bhubaneswar -,Visit us at: www.asbm.ac.in***

**Working Papers:**

“Forensic Accounting: A Dynamic Approch to Detect Accounting Fraud Cases and its Strategic Impacts on Indian Accounting System”

***Guiding PhD. Scholars***

 ***Topics:***

* ***Customized Communication, Value Proposition and Customer Loyalty in retail sector (A study based on SERVPERF-RSQS Model) Uttrakhand Technical University,*** Yaseen Khan, Asst. Professor, Army Institute of Management & Technology, Gr .Noida
* ***Strategic Green Marketing -A comparative study of how green marketing affects corporate strategy within business to business***: - ***Uttrakhand Technical University***, Rajeev Kumar Asst. Professor, CMES, Dehradoon, Uttrakhand
* **Organizational Learning Capabilities and its potential impact on firm performance (A Diagnostic Study) *Uttrakhand Technical University***, Ranjit Kumar Mukherji, Assit Professor, IMS Dehradoon
* ***A study of Emission Trade in Indian Banking Industry***: - ***Uttrakhand Technical University,*** Subhadra Makin, Assit Professor, Department of Management studies, DBIT, D.Dun, Uttrakhand
* ***Impact of Financial Sector Reforms on Investment Pattern an Empirical study: - Uttrakhand Technical University,*** Ritika Aggarwal Assistant Professor, OIMT Reshikesh, Tehri, and Uttrakhand
* **Role of Horticulture in the Economy of Uttrakahand (A special reference to apple cultivation in the Gharwal Region,** Perth Pratim Saikia, Assistant Professor UIM, Dehradoon, Uttarakhand.
* ***Study of Evaluation Effectiveness of Balanced Scorecard Method of Performance Management*** (With special reference to Banking Sector) Swati Saxena Assistant Professor OIMT Rishikesh, Uttarakhand
* ***Consumer Trust in Electronic Banking Role of consumer Characteristics and Effective Relationship Management.*** Mrs. Saumya Misra, Assistant Professor, Doon Institute of Management, Reshikesh, Uttrakhand

**Editorial Board Member & Adviser**

**Editorial Advisor:** Bookman International Journal of Economics and Management [www.bookmanjournals.com](http://www.bookmanjournals.com/), a peer review journal, published by Bookman Publications, Print and Online,

**Editorial Advisor:** Uttaranchal Business Review, ISSN: ISSN: 2277-1816, a peer review journal, Published by, UIM group of education, Dehradun, Uttrakhand.

**Editorial Board:** i- Explore International Journal Consortium (IIRJM), a peer review journal, [http://www.irjcjournals.org/Editorial-board.html](http://www.irjcjournals.org/Editorial-board.html#_blank)

**Editorial Board:** [Journal of Business Management & Social Sciences Research](http://www.borjournals.com/JBM%26SSR.html) (JBM&SSR) [ISSN: 2319-5614](http://www.borjournals.com/JBM%26SSR.html), Impact factor 306 Copyright ©2012, Blue Ocean Research Journals (BORJ), a peer review journal, Published by “Blue Ocean Publication”, (www.borjournals.com). All Rights Reserved. Blue Ocean Research Journals index all published research paper majorly with [**Google Scholar**](http://scholar.google.com/scholar?hl=en&q=borjournals.com&btnG=), [**BASE**](http://www.base-search.net/Search/Results?q=dccoll:ftbopublishers&refid=dclink#_blank) (Bielefeld University Library), OCLS's [**Worldcat.org**](http://www.worldcat.org/)

**Editorial Board:** [Journal of Business Management & Social Sciences Research (JBM&SSR) ISSN: 2319-5614](http://www.borjournals.com/JBM%26SSR.html), Blue Ocean Research Journals (BORJ)

**Section Editor:** International Journal on Arts, Management & Humanities (IJAMH)**,** (ISSN NO. Online 2319 – 5231) [www.researchtrend.net](http://www.researchtrend.net/#_blank), a peer review journal, published by Satya Prakashan, N.D

**Editorial Board:** International Journal of Research in Business and Technology, (IJRBT),peer review journal [***www.ijrbtonline.com***](http://www.ijrbtonline.com/#_blank)***,***

**Editorial Advisory**

**Board:** Indian Research Journal.com. The journal is internationally indexed/listed at, Cabell's Directory of Publishing Opportunities, USA; Open J-Gate, India; IndexCopernicus™ - Journals Master List,Electronic Journals Library-University Library of Regensburg; Bibliothekssystem Universitat,Hamburg; INFO GUIDE: Hochschulbibiliotheken WU-SU-AB-CO, Hobiblothek AB; Zeitschriftendatenbank-ZDB:German Journal Databank; Wissenschaftszentrum Berlin für Sozialforschung, Berlin;Electronic Journals-WZB; Gateway-Bayern.de; Bamberger Katalog; Max Perutz Library- Vienna, New Jour-Electronic Journals & Newsletter. [http://www.indianresearchjournals.com/](http://www.indianresearchjournals.com/#_blank)

**Editorial Review**

**Board:** Memberof Review Board for the Journal of Teaching and Teacher Education (JTTE) a scholarly, international, peer-reviewed, and double-blind journal published by University of Bahrain. JTEE is a forum for discussing, analyzing, and debating a variety of topics, practices, policies, and research studies in teaching and teacher education. Accepted areas of investigation include: Teachers’ attitudes, Teaching effectiveness, Analysis of teaching, Factors affecting teachers’ Performance, Teachers’ professional development, and Teacher-related policies [http://www.uob.edu.bh/english/pages.aspx?module=pages&id=2935&SID=687](http://www.google.com/url?q=http%3A%2F%2Fwww.uob.edu.bh%2Fenglish%2Fpages.aspx%3Fmodule%3Dpages%26id%3D2935%26SID%3D687&sa=D&sntz=1&usg=AFQjCNHA6AINFsWLpqzCXE9EUuo7MbAedg#_blank)

**Editorial Board**

**Member:** ALIG Journal, ALIG Educational Society, ALIG Journal of Commerce and Management Sciences Research ISSN -2320-9925

**Editorial Board:** GE-IJER is Blind-Double Peer Review Monthly journal published by Green Earth Research and Publishing House(GERP journals). The journal is internationally indexed/listed at Ulrich’s Periodical Directory, USA; Open J-Gate, Cabell’s Directories of Publishing Opportunities, USA, New Jour, EBSCO Publishing, Scribd, Cornell University Library, DOAJ Directory of Open Access Journal, CEPIC and Scirus.

**Editorial Advisory**

**Board:** Galaxy International Interdisciplinary Research journal, (GIIRJ) is a Peer Reviewed online monthly journal,

**Editorial Board**

**Members:** International Journals of Multi-Dimensional Research (IJMR) is a Peer Reviewed Monthly Published Journal and Listed on major indexing services for indexing across the world. irjmss@gmail.com, journals@ijmr.net

**Editorial Board**

**Members:** International Journal of Management & Business Studies (IJMBS) ISSN-2230-9519 (Online). The journal is internationally indexed / listed at DOAJ Directory of Open Access Journal, Open J-Gate, Google Scholar Beta, Index Copernicus International, Journal Rate Academic general Research Tool, GENMAICS, ISEEK, Cite Factor Academic Scientific Journal, Impact Factor, Indo Space 2.765, GIF 0.478, Science Central 29.79, Universal Factor 0.8701, Index Copernicus International 5.09.

**Extra Curricular Activities:**

*Sports:-*

Represented National in Hockey, Junior Indian University, Five U.P Inter-university, Three North Zone Inter-University, and one All India Inter-University (combined university), Played friendly match against Spain, Kenya and Australia under “Integration through Interaction meet” at AMU & BHU, Mini boys National Hockey held at Allahabad in 1982.

***Athletic:*** Represented 400 mts. And marathon in “Sub Junior National meet “at Allahabad and secured 3rd position in 400 mts and 11th position in marathon

*Badminton and Table Tennis*: Represented at district & Hall level.

 **Date: (Dr.S.M.Tariq Zafar)**