

Registration No. BGSBU/19/Ph.D/78-Mgt

0089

Baba Ghulam Shah Badshah University

Rajouri (J&K)



School of Management Studies


This is to certify that Mr. Muntazir Abbass S/o Mr. Gh. Mustafa Bhat has been awarded
the Degree of

Doctor of Philosophy

in Management Studies

for the year 2022, on his thesis entitled "Behavioural Analysis of Conventional and
Participative Banking: A Case Study of Telangana and J&K," as per Notification
No. 349 of 2022 dated 16-09-2022.


Controller of Examinations


Vice Chancellor