



**RAFIQ LONE**

Assistant Professor (Management Studies)  
& Convener, Career Counseling & Placement  
Department of Commerce, GDC Sumbal

**Summary of Educational Qualifications:**

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|--|---|------|
| MBA  | Kashmir University                            | 2007 |
| AMT<br>(Accredited Management Teacher Certification) | All India Management Association<br>New Delhi | 2016 |
| PhD  | Kashmir University                            | 2021 |

**Other details:**

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|----------------------|---|
| Area of Interest     | Marketing, International Business, ED & Public Finance  |
| Corporate Experience | Bajaj Allianz, J&K Bank, Airtel and Management Consultant & Corporate Trainer with various organizations. |
| Membership           | Lifetime member of IIBF (Indian Institute of Banking Association).  |