

PROFILE

An alumnus of Kurukshetra University, Kurukshetra, Prof. Surender Mor has served in four prominent Universities and NIT, Kurukshetra of India. He dedicates his efforts and energy to academics and strives for establishing excellent rapport development, societal development and professional ethics. Prof. Mor has travelled extensively within India and abroad in his pursuit for fostering academic and research culture. For academic discourse, Dr Mor visited several universities in Italy in the year 2019; La Sapienza University of Rome, University of Pisa; University of Florence; La Foscari University of Venice; University of Verona; University of Milan; Catholic University, Milan; and University of Naples (Federico-II). Prof. Mor has also visited Mid-Western University, Surkhet, Nepal (2019), Burgundy Business School, France (2016), Portsmouth University (2017) and Cambridge University (2017).

His areas of interest include women studies, Microfinance, and Entrepreneurship, Artificial Intelligence and Environmental Economics.

CONTACT

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HOBBIES

Reading, Reviewing, Travelling

Surender Mor

Professor of Economics

EDUCATION

- ✓ PhD in Economics (2002): Kurukshetra University, Kurukshetra, Haryana (India)
- M.A. Economics (1994): Kurukshetra University, Kurukshetra, Haryana (India)
- B.A (Honours) Economics (1991): Kurukshetra University, Kurukshetra, Haryana (India).

WORK EXPERIENCE

- Professor, Department of Economics, BPS Women University, Khanpur Kalan, Sonipat, India (Since December 06, 2015).
- Associate Professor, Department of Economics, BPSMV, Khanpur Kalan, Sonipat, India. (Dec. 06, 2012 to Dec. 05, 2015)
- Reader, Department of Business Economics, Maharishi Dayanand University, Rohtak, India. (July 06, 2007 to May 05, 2008)
- Assistant Professor, Department of Business Management, Ch. Devi Lal University, India. (July 30, 2004 to Dec. 05, 2012).

ADMINISTRATIVE AND ACADEMIC ASSIGNMENTS

- Dean, Faculty of Social Sciences, BPSMV, Khanpur Kalan, Sonipat (01/2013-08/2016; 01/2018-08/2023).
- Chairperson, Department of Economics, BPSMV, Khanpur Kalan, Sonipat (07/2018-08/2023).
- Director research BPSMV, Khanpur Kalan, Sonipat (03/2022-04/2023).
- Member, Post-Graduate Board of Studies in Management, Chaudhary Devi Lal University, Sirsa, Haryana, India
- Member, Post-Graduate Board of Studies in Economics, Chaudhary Bansi Lal University, Bhiwani, Haryana, India
- Member, Post-Graduate Board of Studies in Economics, Chaudhary Charan Singh University, Meerut;
- Former, Head, Department of Business Economics, Maharishi Dayanand University Rohtak; India
- Former, Inchagre, Department of Business Economics, Chaudhary Devi Lal University, Sirsa, Haryana, India

Research Project: 02

- a. UGC Major research project titled" An Assessment of Climatic Change Impacts on Food Production in India". (Competed in 2016).
- b. ICSSR sponsored short term research project titled "AMRUT- Transforming the Urban Haryana: A Socio-Economic Impact Assessment". (Ongoing).

Dissertation Supervision: 73

PhD: 06 MPhil: 13 PG: 54

Book Review: 02

- Reviewed the book "Economic Development and the Role of Women: An Interdisciplinary Approach" authored by Ruth Taplin published by Rutledge, 2017. Available in IJEBL, 2017, 6(2): 95-110 (www.ijebl.co.uk)
- The book " Sino-US Trade War: A New Challenge to Globalisation" edited by Prof. Mor has been reviewed by Kenneth S. Friedman, Regis University, Denver, Colorado, USA. Available in IJEBL. 2019, 8(3): 145-152 (www.ijebl.co.uk)

Member in Editorial Board of Journals: 06

- > Interdisciplinary Journal of Economics and Business Law, U.K.;
- Current Analysis on Economics & Finance, Canada;
- ➢ Earth Sciences, USA;
- Advances in Management, India;
- Journal of Inclusive Finance and Social Policy, India;
- Nepalese Journal of Economics, Nepal;
- Nepalese Journal of Finance, Nepal; and
- > Nice Journal of Business: Shobhit University, India.

Referee in the Journals: 14

- Journal of Public Affairs, Wiley;
- Millennial Asia: SAGE;
- Journal of Entrepreneurship in Emerging Economies: Emerlad;
- International Journal of Economics and Business Research: Inderscience;
- Current Analysis on Economics and Finance: Mesford Publishers;
- Interdisciplinary Journal of Economics and Business Law: CJEAS Ltd. UK;
- Strategic Change: Briefings in Entrepreneurial Finance, Wiley & Sons;
- Disaster and Development, National Institute of Disaster Management, India; and
- Nice Journal of Business: Shobhit University, India
- Indian Economics Journal-SAGE;
- Ekonomika-Vilnius University;
- AlterNative-SAGE;
- Cogent Economics and Finance-Taylor & Francis

Membership of Professional Academic Bodies:06

- > American Institute of Management and Technologies, USA
- Society for Pathways to Sustainability, India:
- **Research Network on Innovation** (**RRI/RRN**), **France**;
- > Agricultural Economics Research Association, New Delhi;
- Indian Political Economy Association, New Delhi;
- > Haryana Economic Association, Haryana; and
- > Commerce & Management Association, Haryana

International Partnership: 01

Founder Member: Global Partnership for Poverty and Entrepreneurship; University of Notre Dame, Indiana, USA. https://gppe.nd.edu/

Guest editor: Special issue of Space and Culture, India- A Scopus indexed journal. Vol. 11 (2), September 2023. Full Issue: https://www.spaceandculture.in/index.php/spaceandculture Editorial: https://doi.org/10.20896/saci.v11i2.1425

Publication: 90

Books (Edited): 11

- Sustainability driven Initiatives in Indian Higher Education Institutions (2023). New Delhi: Excel India Publishers
- > Development and Sustainability: Some reflections (2022). New Delhi: Vista International Publishers
- Sustainability-A Forward (2022). New Delhi: Bloomsbury India Publishers.
- > Emerging Research Trends in Social Sciences (2019). New Delhi: Bloomsbury India Publishers.
- > Culture of Learning and Experimentation for Well-Being (2018). New Delhi: Bloomsbury India Publishers.
- > Indian Economy: Tales of Transformation (2018). New Delhi: Vista International Publishers.
- > Sino-US Trade War: A New Challenge to Globalisation (2018). New Delhi: Vista International Publishers.
- > Indian History and Culture: Some reflections (2018). New Delhi: Vista International Publishers.
- Microfinance and Microentrepreneurship: A Paradigm Shift for Societal Development (2015). New Delhi: Vista International Publishers.
- Microfinance and Microentrepreneurship (2013). New Delhi: Vista International Publishers.
- Microfinance: Building Bridges between Economy and Society (2013). New Delhi: Vista International Publishers.

Manuscripts in Journals: 61

- 1. Mor, S. & Das, M. (2023). G-20 and Sustainable Development: A Way Forward. Space and Culture, India, 11(2), 1-5. https://doi.org/10.20896/saci.v11i2.1425
- Kopala, M. R., Ashta, A., Mor, S., & Parekh, N. (2023). The Co-Evolution of India's Policy on Science, Technology, and Innovation with University Education: The Need for Innovation in Higher Educational Institutions. *Space and Culture, India*, 11(2), 6-17. <u>https://doi.org/10.20896/saci.v11i2.1333</u>
- Orsot-Dessi, P, Ashta, A. & Mor, S. (2023). The determinants of the intention to use autonomous vehicles. African Journal of Science, Technology, Innovation and Development, 15(5), 650-660. <u>https://doi.org/10.1080/20421338.2023.2174754</u>
- 4. **Mor, S.,** Aneja A., Madan, S., & Ghimire S. (2023). Kyoto Protocol and Paris Agreement: Transition from Bindings to Pledges A Review. Millennial Asia. 1-22 (Published Online). DOI: 10.1177/09763996221141546
- Mor, S., Aneja A., Madan, S., & Gupta, S. (2022). Artificial intelligence and loan default: The case of commercial banks in India. *Strategic Change*. 31, 571-580. <u>https://doi.org/10.1002/jsc.2529</u>
- Madan, S. and Mor, S. (2020). Is Gender Earnings Gap a Reality? Signals from Indian Labour Market. Statistika: Statistic and Economy Journal, 102(2): 168-183. <u>https://doi.org/10.54694/stat.2021.19</u>
- 7. Ashta, A. & Mor, S. (2022). Is Microcredit a Reverse Innovation? *FIIB Business Review*, 11(2), 225-234. https://doi/10.1177/2319714520962924
- Sharma A, Mor S, Garg R, Chikara R, Pal A, & Narula S. (2021). Work-Life-Study Balance and Executive Education: Case of India. *Millennial Asia*. https://doi.org/10.1177/09763996211020537
- 9. Kumari, P., & **Mor, S.** (2021). Entrepreneurship and source of finance: The case of Indian women microentrepreneurs. *Strategic Change*, 30(4). https://doi.org/10.1002/jsc.2427
- Mor, S., & Gupta, G. (2021). Artificial intelligence and technical efficiency: The case of Indian commercial banks. *Strategic Change*, 30(3), 235–245. <u>https://doi.org/10.1002/JSC.2406</u>
- Mor, S., Madan, S., & Prasad, K. D. (2021). Artificial intelligence and carbon footprints: Roadmap for Indian agriculture. *Strategic Change*, 30(3), 269–280. <u>https://doi.org/10.1002/JSC.2409</u>
- 12. Madan, S. & Mor, S. (2021). Do occupation, work status and gender cause variations in wages: Case of Indian labour market. *International Journal of Economic Policy in Emerging Economies*. https://doi.org/10.1504/IJEPEE.2021.10040188
- 13. Kumari, S., & Mor, S. (2021). A survey of Self-Help-Groups and Microfinance outreach in Haryana, India. *Advances in Management*, 14(2), 33–43.
- 14. Kumari S. & Mor, S. (2020). Impact of Operational Self-help groups of Microfinances on Women Economic Empowerment: A Study of Rural Haryana. **NICE Journal of Business**, 15 (1&2),73-86.
- 15. Mor, S., Madan, S. & Chhikara, R. (2020). The risk-seeking propensity of Indian entrepreneurs: A study using GEM data. *Strategic Change*, 29(3): 311-319. <u>https://doi.org/10.1002/jsc.2330</u>
- 16. Mor, S., Madan, S., Archer, G. R. & Ashta, A. (2020). Survival of the smallest: A study of microenterprises in Haryana, India. *Millennial Asia*. 11(1): 57-78. <u>https://doi.org/10.1177/0976399619900609</u>
- 17. Madan, S. and Mor, S. (2020). Skill and Wage-Earning Potential: Evidences from Indian Labour Market. *Statistika: Statistic and Economy Journal*, 100(4): 392-407.

- Mor, N. & Mor, S. (2020). Impact of Microfinance on Microbusinesses: Case of Haryana, India. International Journal of Psychosocial Rehabilitation, 24(6), 11952-11963. <u>https://doi.org/10.37200/IJPR/V2416/PR261173</u>
- Mor, N. & Mor, S. (2020). Sources of Finance and Performance of Microenterprises in Haryana. International Journal of Psychosocial Rehabilitation, 24(6), 11940-11951. <u>https://doi.org/10.37200/IJPR/V24I6/PR261172</u>
- 20. Panghal, A. & Mor, S. (2020). Trends in foodgrains production in India: Analysis of India vis-à-vis North India. *Plant Archives*, 20(2),3592-3599
- 21. Panghal, A., & Mor, S. (2020). Climate Sensitivity of Rice Crop in India. Plant Cell Biotechnology and Molecular Biology, 21(55–56), 76–88.
- 22. Panghal, A., & Mor, S. (2020). Climate Variability and Wheat Crop Yield: Forecasting Indian Scenario till 2100 AD. *Disaster Advances*, 13(11), 31–41.
- 23. Kumari, P. & Mor, S. (2020). Entrepreneurial Intentions: Case of Indian Women Microentrepreneurs. *Interdisciplinary Journal of Economics and Business Law*, 9 (3), 8-27.
- 24. Kumari, P. & Mor, S. (2020). Innovation in Women-managed Microbusinesses in India. Advances in Management, 13(3), 26.34.
- 25. Mor, N., & **Mor, S.** (2020). Investment and Profitability Analysis: Case of Microentrepreneurs in Haryana. *Mukt Shabd*, 9(4), 3043–3052.
- 26. Mor, S. & Singh, G. (2019). Does Growth affect environment? Evidence from the World. Journal of International Economics, 10(1): 42-49.
- Mor, N., Singh, R., & Mor, S. (2019). Entrepreneurial Zeal and Microenterprises Development in India. International Journal of Entrepreneurship & Business Environment Perspective, 8(2), 4296–4301.
- 28. Mor, S. & Madan, S. (2019). Identification of Factor Affecting Market Offerings in Microbusiness: Case of India. *International Journal of Computational Engineering & Management*, 22(1): 1-8.
- 29. Mor, S., & Lodha, S. (2019). US-China Trade Conflict: On a Misty Path. *Interdisciplinary Journal of Economics and Business Law*, 8(2), 99–111.
- 30. Singh S., Archer, G. A., & Madan S. (2018). Gender and entrepreneurial activities: Microentrepreneurs in rural India. *Interdisciplinary Journal of Economics and Business Law*, 7 (3):55-74.
- 31. Mor, S. (2018). Measurement of Technical Efficiency of Indian Microfinance Institutions. Advances in Management, 11(1),12-19.
- 32. Mor, S. (2017). Climate Change and Land Revenue: Evidences from Indian Agriculture. Disaster Advances, 10(12), 21–27.
- 33. Mor, S. (2017). Climatic Variations and Cereal Production in India: An Empirical Analysis. *International Journal of Environment, Agriculture, and Biotechnology*, 2(3): 1143-1150. <u>https://doi.org/10.22161/ijeab/2.3.18</u>
- 34. Singh, S. (2017). Impacts of Climate Variability on the Wheat Production in India. Disaster Advances, 10(7), 12-18.
- 35. Singh, S. (2017). Climate Change and Indian Agriculture: An Assessment of Principal Food Crops. *Interdisciplinary Journal of Economics and Business Law*, 6(2):32-48.
- 36. Singh, S. (2017). Do transaction costs affect technical efficiency? Case of Indian microfinance institutions. *International Journal of Management and Development Studies*, 6(7):16-25.
- 37. Singh, S. (2017). Measurement of Technical Efficiency of MSME Sector in India: An Application of Stochastic Frontier. *International Journal of Operational Research*, 6(1), 47–57.
- 38. Singh, S. (2015). Transaction Cost and Technical Efficiency: The Case of Indian Microfinance Institutions. *EPRA International Journal of Agriculture and Rural Economic Research*, 3(1):152-160.
- 39. Mor, S. (2014). Estimation of Environmental Kuznets Curve for India. *EPRA International Journal of Environmental Economics, Commerce and Educational Management*, 1(1), 10–16.
- 40. Mor, S. (2014). Use of Information Technology in Knowledge Management. *International Journal of Marketing, Financial Services and Management Research*, 3(1), 56–67.
- 41. Mor, S., Nikita, & Inderjeet. (2014). Contribution of Farmers in Environment Management: A Study of Sirsa District of Haryana. 'KAUTILYA'; Journal of Haryana Economic Association, 4(1), 96–101.
- 42. Singh S., Goyal S. K. and Sharma S. (2013). Technical Efficiency and its Determinants of Microfinance Institutions in India: A Firm Level Analysis. *Journal of Innovation Economics and Management*; 1(11): 15-31. <u>https://doi.org/10.3917/jie.011.0015</u>
- 43. Sharma, S., Sahllu, S., & Singh, S. (2013). Determination of Level and Sources of Technical Efficiency: A Study of Small-Scale Industrial Sector in India. *Apeejay Journal of Management and Technology*, 8(1), 1–11.
- 44. Singh S. & Sharma, S. (2012). Technical efficiency and supply chain practices in dairying: The case of India. *Agricultural Economics* (AGRICECON), 58(2),85-91. <u>https://doi.org/10.17221/11/2011-AGRICECON</u>
- 45. Mor, S. and Jindal S. (2012). Estimation of Environmental Kuznets Curve and Kyoto Parties: A Panel Data Analysis. *International Journal of Computational Engineering and Management*, 15, 5-9.
- 46. Singh, S. (2012). Impacts of Water Scarcity on Food Production. The Horizon: A Journal of Social Sciences, 3(1), 174–179.
- 47. Singh S. & Sharma, S. (2011). Measurement of technical efficiency in dairy sector of India: A stochastic frontier production function approach. *TMC Academic Journal*, 5(2), 51-64.
- 48. Mor, S., & Mor, N. (2011). Worker's Perception and MGNERGA: A Study of Sirsa District of Haryana. *Journal of Engineering Sciences and Management*, 1(1), 16–21.
- 49. Singh S. & Jindal, S. (2011). Factors Behind Farmers Suicides: A Study of Punjab. The Horizon: A Journal of Social Sciences, 2(1): 100-112.
- 50. Singh, S. (2011). Corporate Concerns towards Environmental Sustainability. 'KAUTILYA,' 1(2), 60–65.
- 51. Singh, S. (2011). Factors Behind Farmers Suicides: A Study of Punjab. *The Horizon: A Journal of Social Sciences*, 2(1), 100–112.
- 52. Singh, S. (2011). Technical Efficiency of Rice Cultivation in Haryana. 'KAUTILYA,' 1(1), 145–149.
- 53. Mor, S. (2010). Impact of Climatic Change on Agriculture. The Horizon: A Journal of Social Sciences, 1(1), 16–24.
- 54. Singh, S. (2010). Banking Sector in India: Aftermath of Narasimham Committee. SDCM Journal of Management, 1(1), 50-56.
- 55. Singh, S. (2010). Dimensions of Economic Growth: A Study of Punjab and Haryana. *The Horizon: A Journal of Social Sciences*, 1(1), 25–38.
- 56. Singh, S., Kaur, A., & Jindal, S. (2008). Technical Efficiency of Agro-Based Industries in Haryana. Arth Anvenshen, 3(2), 47–50.
- 57. Singh, S. (2007). Technical Efficiency of Paddy Cultivation: A Socioeconomic Analysis of Haryana State. The IUP Journal of Agricultural Economics, 4(3): 36-47.

- Singh, S. (2007). A Study on Technical Efficiency of Wheat Cultivation in Haryana. Agricultural Economics Research Review 20(1):127-136. <u>https://doi.org/10.22004/ag.econ.47430</u>
- 59. Singh, S. (2007). An Analysis of Factors Affecting Technical Efficiency: A Study of Wheat Cultivation in Haryana, Arth Anveshan, 3(2):9-14
- 60. Singh, S. (2006). The Kyoto Protocol: Toothless and Obsolete. Panjab University Research Journal (Arts), (October), 33–42.
- 61. Singh, S. (2005). Allocative Efficiency in Haryana Agriculture. Journal of Haryana Studies, 1(1), 61–70.

Chapter in Books: 18

- Mor, S., Madan, S. & Das, M. (2023). Sustainability driven Initiatives in Indian Higher Education Institutions-An Introduction. In Surender Mor, Sonu Madan and Madhushreee Das (Eds), 'Sustainability driven Initiatives in Indian Higher Education Institutions' (pp.1-12). New Delhi: Excel India Publishers
- Mor, S. & Ashta A. (2022). Indigenous and Exogenous Reverse Innovations: Application to Microfinance Products. In Swati Mehta and Baldev Singh Shergill (Eds), 'Innovation Systems, Economic Development and Public Policy: Sustainable Options from Emerging Economies' (pp. 268-283). https://doi.org/10.4324/9781003353904-16
- 3. Mor, S. (2022). Sustainability'- A Way Forward: An Introduction. In Surender Mor (Ed), 'Sustainability: A Way Forward' (pp. 1-16). New Delhi: Bloomsbury India.
- 4. **Mor, S.** & Madan, S. (2019). Climate Change and Food Production: A Case of Four North Indian States. In N. Mehta and A. Arya (Eds), '*Role of Public Policy in Development Process', (pp.77-80).* New Delhi: Academic Foundation.
- 5. Mor, S. (2019). Social Science Research: An Introduction. In Emerging Research Trends in Social Sciences (pp. 1–12). Bloomsbury India
- 6. Mor, S. (2018). Choice of Small Business in Informal Sector: Case of India. In *Indian Economy: Tales of Transformation (pp. 16–22)*. New Delhi: Vista International Publishers
- 7. Mor, S. & Ashta A. (2018). Fostering the Culture of Learning and Experimentations: An Introduction. In S. Mor (Ed.), 'Culture of Learning and Experimentation for Well-Being' (pp. 1-18). New Delhi: Bloomsbury
- 8. Mor, S. (2018). Sino-US Trade Spat: Genesis and Implications. In *Sino-US Trade War: A New Challenge to Globalisation (pp. 1–13)*. New Delhi: Vista International Publishers
- 9. Mor, S. (2018). US-China Trade War: Learning by Doing. In *Culture of Learning and Experimentation for Well-being (pp. 184–190)*. New Delhi: Vista International Publishers
- 10. Ashta, A. & **Mor, S.** (2017). Fostering Well-being through Cultural Change: Lessons from Microfinance for Social Entrepreneurs. In A. K. Sinha, A. K. Mohapatra and T. Banerjee (Ed.), *'Good Governance and Growth in Global Economy'* (*pp. 21-30*). New Delhi: Bloomsbury
- 11. Mor, S., Kavita, Kumari, S. & Kataria, S. (2016). Climate Change and Food Production: The Case of Haryana. In: S. Bahagt (Ed), 'Agriculture in the Age of Globalisation' (pp. 59-71). New Delhi: Serials Publications (P) Ltd.
- 12. Mor, S. (2012). Globalization and Environment. An Empirical Study of Kyoto Parties. In V. K. Kaushal, K. Rana, K. Attri & A. Rana (Eds), *'Economic Liberalization. Effect and Challenges, (pp. 175-183),* New Delhi: Kanishka Publishers.
- 13. Singh, S. (2012). Profitability of Central Public Sector Enterprises: A Case Study of Hindustan Machine Tools Limited. In *Public Sector Reforms in India (Vol. 1, pp. 47–52)*. New Delhi: Shree Publishers
- 14. **Singh, S.** (2012). Robustness of Pollution Heaven Hypothesis: An Empirical Study of Kyoto Parties. In M. Sivasubramanian, M. Arul, J. Jayakrishan (Eds), '*Effective HRM Practices for Business Performance'* (*pp. 13-17*), Coimbatore (India): Bonfring.
- 15. **Mor, S**. (2011). Impact of Global Warming on Food Production. In S. Anand (Ed), *'ECODEVELOPMENT: Glocal Perspectives' (pp. 111-123)*, New Delhi: Research India Press.
- 16. Mor, S., & Tawara, M. P. (2011). Unemployment in India: Aftermath of Economic Reforms and Inclusive Growth. In *New Economic Policies and Employment Opportunities in India*, (pp. 25–31). New Delhi: Shree Publishers
- 17. Singh S. (2011). Virtual Water Scarcity: Are We Heading Towards a Crisis? In 'Water Security and Climate Change: Challenges and Strategies' (pp. 29-34). Amritsar: GAD Institute of Development Studies
- 18. Mor, S., & Singh, J. (2010). Marine pollution: Costs and Management. In *National conference on Environmental degradation: effects, challenges & remedies.* (pp. 232–235).

Conferences/Seminars/Workshops/FDPs: 165

As Chief Guest/ Keynote speaker: 04

- Uniglobe College, Kathmandu, Nepal (2022)
- Mid-Western University, Surkhet, Nepal (2019);
- o Operational Research Society of Nepal, Kathmandu (2017)
- Burgundy Business School, France (2016)
- o Swami Shraddhanand College, New Delhi (2019);

Paper presentation: 115

RRI/RRN France (2021), LA Sapienza University of Rome, Rome (2019); University of Portsmouth, U.K. (2017); Cambridge University, U.K. (2017); Operational Research Society of Nepal, Kathmandu (2017); Burgundy Business School, France (2016); Uniglobe College, Kathmandu, Nepal (2014, 2016);

Conferences/Seminars/Workshops directed/organized: 16

Foreign Collaborations: 03-All with Burgundy Business School, France (2013, 2015 & 2018)

Collaboration from India: 04- One each with Directorate of Census, Govt. of India, Rastriya Samaj Vijyan Parishad (RSVP), New Delhi, StarCraft, Bangalore (2013, 2019 & 2019), Society for Pathways to Sustainability (2022) At Faculty/Departmental Level: 04

Invited Lectures: 85

- 1. Institute of Management Studies Pvt. Ltd. Kathmandu (2014);
- 2. Nepal Commerce Campus, Kathmandu (2014);
- 3. C.G. Institute of Management, Kathmandu, Nepal (2014);
- 4. Kathmandu School of Management, Kathmandu University, Nepal (2014);
- 5. Uniglobe College, **Kathmandu**, Nepal (2014, 2016, 2017);
- 6. Banque Populaire hair in Microfinance, Burgundy Business School, France (2017);
- 7. Global International College, **Kathmandu**, Nepal (2016).

Date: October 03, 2023.

(Surender Mor)