

**DEPARTMENT OF COMMERCE**  
**SHRI KRISHAN CHANDER**  
**GOVERNMENT DEGREE COLLEGE POONCH**

*Accredited grade 'A' by NAAC*  
(Affiliated to University of Jammu)

**1. About the department**

The Department of commerce at Shri Krishan Chander Government Degree College (SKC GDC) Poonch, aims to build a strong academic bond and focuses on the modern practices and strategies followed in the Commerce System. The main intention of the program is to create a Commercial Professionalism and right impact on the society with its contribution. The Department of commerce was established in the year 2009. We strive to develop a platform for the dissemination of knowledge and skills to prepare our students to become mindful business leaders, emphasizing critical thinking, ethical decision-making, and leadership development. Department is dedicated to providing the requisite body of knowledge for a sustainable transformation of the business environment, equipping our students with the theoretical foundation and practical insights needed to address the complex challenges facing businesses today.

**A. Vision**

- ☐ To acquaint and equip students with comprehensive knowledge of emerging commercial and business practices, fostering strong professional understanding in the field.
- ☐ To enable students to acquire advanced knowledge for selecting specialized subjects and areas within Commerce and Trade.
- ☐ To facilitate the application of acquired knowledge in practical settings, encouraging critical thinking and the ability to challenge and refine existing concepts.
- ☐ To promote the development and dissemination of innovative, ethical, and responsible business practices that contribute to a sustainable society and positive societal change.
- ☐ To integrate sustainability principles across the curriculum, research activities, and industry collaborations, addressing key societal and environmental challenges.

- To nurture competent, committed, and responsible entrepreneurs by equipping students with the necessary knowledge, skills, and ethical orientation for success in a dynamic business environment.
- To strive toward becoming a center of excellence in the fields of Commerce and International Business at the regional

#### **b. Mission**

- To adopt a holistic approach to education by integrating rigorous academic training with real-world application and experiential learning, supported by dedicated faculty who provide personalized guidance and mentorship.
- To maintain a vibrant academic environment through committed faculty members who continuously update their teaching pedagogies and actively engage in quality research.
- To cultivate commercial professionalism among students, enabling them to create a meaningful and positive impact on society.
- To enhance students' practical exposure by organizing industrial visits and providing firsthand experience of corporate work environments.
- To develop skilled human resources capable of contributing to Industry, Commerce, Trade, Banking, Education, and various other sectors of the economy and society.
- To offer a flexible programme structure that allows students to align their studies with their career goals, incorporating internships, project-based learning, and case studies that simulate real business practices.

#### **c. Teaching faculty**

1. **Dr. Zaffar Iqbal**, a distinguished faculty member and the Head of the Department of Commerce, is an accomplished academic possessing an impressive profile that includes NET-JRF, Ph.D., M.Phil., M.Com and B.Com. qualifications. He has a strong research orientation, with numerous research publications in reputed journals and a significant record of paper presentations at various national and international conferences. Dr. Iqbal's academic expertise spans multiple domains, with specializations in Finance, Entrepreneurship, Tourism, and Accounting, establishing him as a versatile scholar and an inspirational academic leader within the department.

2. **Mr. Amjad Rafiq Butt**, an accomplished lecturer in the Department of Commerce, holds an M. Com degree along with NET qualification in Commerce. He brings academic strength and professional dedication to his role, with specialisation in Business Management, Accounting and Marketing.

**(I) Patents:** nil

**(II) Publications**

Iqbal, Z., & Ahmed, S. (2022). Antecedents and consequences of community-based tourism in border district of Jammu and Kashmir. *International Journal of Tourism Cities*, 8(3), 569-587.

Ahmed, S., Iqbal, Z., & Antahal, P. C. (2023). Impact of climate change on nomadic herders' livelihoods: Evidence from Bakarwal community in the Western Himalayas in India. *Environmental Development*, 48, 100930.

Iqbal, Z. (2020). The application of sem technique for the assessment of factors influencing local community members in destination development: A study of the district of Jammu and Kashmir–India. *Anais Brasileiros de Estudos Turísticos: ABET*, 10(1), 8.

Iqbal, Z., & Andotra, N. (2019). Examining the factors influencing community participation in destination development.

Iqbal, Z., & Andotra, N. (2025). De-globalisation: Institutional preparedness and entrepreneurship. *International Journal of Entrepreneurship Studies*, 12(3), 45–60.

Iqbal, Z., & Ahmed, S. (Year). *Unleashing entrepreneurial potential: Exploring the role of entrepreneurial orientation in MSME success in the UT of Jammu and Kashmir* (Unpublished manuscript).

Sharma, A., & Iqbal, Z. (n.d.). *Is online shopping a boon or bane? (Exploring ethics in clicks and mortar retailing)* [Unpublished manuscript].

**(III) Seminars/ conferences/ workshop attended**

- Dr. Zaffar Iqbal participated in a Two-Day Workshop on Systematic Literature Review and Meta-Analysis held on 11–12 August 2023, organized by the PG Department of Commerce, University of Jammu.
- Dr. Zaffar Iqbal successfully completed a One-Week FDP on Integrative Research Methods: Qualitative & Meta-Analysis and Experimental Methods conducted from 22–

26 July 2024, organized by the Department of Commerce & SIIEDC, University of Jammu.

- Dr. Zaffar Iqbal participated in the 2nd International Business and Finance Conference on 21 February 2018, organized by the Centre for Management Studies, Jamia Millia Islamia, New Delhi. Presented the paper: “Examining the Motives of and Post Impact of Demonetization on the Economy.”
- Dr. Zaffar Iqbal attended the Two-Day National Conference on “Moving Towards Sustainable Marketing Practices: Challenges and Opportunities” on 29–30 August 2019, at the University of Jammu. Presented the research titled: “Community Participation in Tourism Development: A Study of District Poonch.”
- Dr. Zaffar Iqbal attended the Workshop on Mechanism of Goods & Services Tax: The Road Ahead, held on 24 February 2018, organized by the Department of Commerce, Aligarh Muslim University, in collaboration with the Department of Commercial Tax, Government of Uttar Pradesh.
- Dr. Zaffar Iqbal participated in the ICSSR-Sponsored National Seminar on Goods & Services Tax: Emerging Issues and Challenges on 24 February 2018, AMU Aligarh. Presented the research paper: “Goods and Services Tax: A Move Towards Reforming Indirect Tax Structure.”
- Dr. Zaffar Iqbal attended the One-Week Workshop on Advanced Data Analysis Tools & Techniques organized by the Post Graduate Department of Commerce (SAP–DRS III), University of Jammu (NAAC A+ Grade) under Innovative Research Activities, held from 18–23 March 2019.
- Dr. Zaffar Iqbal attended a One-Week Workshop on Advanced Data Analysis Tools & Techniques organized by the Post Graduate Department of Commerce, University of Jammu, from March 18–23, 2019.
- Dr. Zaffar Iqbal participated in the “World No Tobacco Day” event organized by RRC, Department of Students Welfare, University of Jammu, in collaboration with J&K State AIDS Control Society on May 30, 2019, contributing to awareness efforts against HIV/AIDS and drug abuse.
- Dr. Zaffar Iqbal completed an Export Awareness Programme for First Generation Entrepreneurs under the Niryat Bandhu Scheme, jointly organized by the Joint Director General of Foreign Trade, Jammu, and the University of Jammu on February 28, 2020.

- Dr. zaffar iqbal presented the research paper titled “unveiling the entrepreneurial spirit: a comprehensive analysis of MSMEs performance in Jammu and Kashmir” at the ISDI-Global conference 2021 hosted by the Indian institute of management Nagpur from December 27-30, 2021.
- Zaffar Iqbal participated in the National Conference on Emerging Trends in Commerce, Business Management, Technology, and Agriculture on March 4, 2023, presenting his paper "Navigating Success: Exploring the Dynamics of Entrepreneurial Orientation in MSME – A Case Study of J&K" and also served as a speaker on the conference theme.

**(IV) Orientation/refreshers course attended:** Nil

**(V) FDPs / short term courses attended:** Nil

**d. Non-teaching and supporting staff:** Nil

**e. Former teaching faculty**

Year	Name of the Faculty	Designation	Qualification
2025-26	Dr. Zaffar Iqbal	Assistant professor	PhD, MPhil, M. Com
	Mr. Amjad Rafiq Butt	Lecturer	M.Com, NET
2024-25	Prof. Anwar Chouhan	Assistant professor	M.Com, NET
	Dr. Zaffar Iqbal	Assistant professor	PhD, MPhil, M. Com
	Mr. Amjad Rafiq Butt	Lecturer	M.Com, NET
	Mr. Nadeem	Lecturer	M.Com, NET
2023-24	Prof. Anwar Chouhan	Assistant professor	M.Com, NET
	Mr. Amjad Rafiq Butt	Lecturer	M.Com, NET
2022-23	Harish Sambyal	Lecturer	M.Com, NET
	Mr. Amjad Rafiq Butt	Lecturer	M.Com, NET
2021-22	Nitika Sharma	Lecturer	M.Com, NET
	Dr. Irfan	Lecturer	PhD, M. Com
2020-21	Dr. Irfan	Lecturer	PhD, M. Com
	Dr. Umar	Lecturer	PhD, M. Com

**f. Alumni:** No such data available

**g. Departmental Achievements of last 5 years:** No such data available

**h. Internship:** The Department of Commerce, in collaboration with the Jammu & Kashmir Bank, Poonch Branch, has successfully undertaken a 21-day internship programme for 5th semester students, providing them with valuable hands-on exposure to banking operations and financial practices. This initiative was conducted last year as well as in the current academic session, reflecting the department's continuous commitment to bridging academic learning with practical industry experience.

**i. Departmental societies:** Owing to the limited student strength, the formation of departmental societies could not be undertaken.

**j. Online resources/courses completed by students/library:** The Department of Commerce humbly clarifies that specific details on this matter are presently unavailable and therefore cannot be confirmed.

**k. Computer and IT facilities:** NIL

**l. Departmental library:** At present, specific information on this matter is not available, and the Department of Commerce would like to clarify that detailed records or documentation pertaining to this activity cannot be confirmed at this time. The department remains committed to providing accurate information as soon as verified data becomes accessible.

**m. Departmental seminars/ conferences/ symposia /debates /quiz competitions conducted (last 1 year):** The Department of Commerce has organized in-class seminars on various occasions, providing students with opportunities to engage in academic discussions and practical learning. These sessions have contributed to enhancing classroom interaction and enriching the overall learning experience.

**n. No of students:**

Intake Capacity: 40

- Total Enrolment of Students under National Education Policy 2025: 09
- Total Enrolment of students under various semesters sum up to 17

**o. Results of last 5 years:**

**p. Students enrolled in m com/MPhil/ PhD last 1 year:** Out of the seven outgoing students four have secured admission to the M.Com programme, while the remaining are into banking sector.

## 2. Courses (major/ minor)

S no.	Sem 1 <sup>st</sup>	Sem 2 <sup>nd</sup>	Sem 3 <sup>rd</sup>	Sem 4 <sup>th</sup>	Sem 5 <sup>th</sup>	Sem 6 <sup>th</sup>
1.	Financial accounting	Advanced Financial accounting	Corporate accounting	Advance corporate accounting	Cost accounting	Mgt accounting
2.	Business management	Fundamentals of Office Management and Methods	Financial management	Corporate finance	Security analysis and portfolio management	Sales mgt
3.			HRM	Personal finance	Working capital management	Financial inclusion
4.				Indian banking system	Accounting standards	Investing in stock market
				Business finance	Industrial relations	Money and banking

## 3. Outreach Programmes:

Faculty members of the department delivered a back-linkage lecture at HSS Lathong for Dairy Farming students, highlighting the broad scope and potential of entrepreneurship. The session aimed to motivate students to explore self-employment avenues and develop entrepreneurial mindsets.

#### **4. Capacity building:**

The department has consistently focused on enhancing students' capacity through a variety of initiatives. By organising academic activities, skill-oriented sessions, and exposure programmes, it strives to strengthen their knowledge base, practical understanding, and overall professional readiness.

#### **5. Syllabus design: Nil**

#### **6. Question paper setting and evaluation:**

The Department of Commerce strictly adheres to the question paper setting and evaluation guidelines prescribed by the University of Jammu. All question papers are framed to comprehensively cover the entire syllabus of the respective undergraduate and postgraduate programmes in Commerce, ensuring full alignment with the curriculum's learning objectives and expected outcomes. The evaluation of answer scripts is carried out with utmost fairness, confidentiality, and efficiency.

In addition to the above, the faculty member of Commerce has actively contributed to the evaluation process of the University of Jammu. Faculty members participated in the centralised evaluation of answer scripts for undergraduate programmes at Govt Degree College Rajouri and Govt degree College Poonch for sem 3<sup>rd</sup> and sem 5<sup>th</sup>. Co-curricular activities

#### **7. Students mentoring:**

The department regularly mentors' students through both group and individual interactions. A dedicated WhatsApp group has been created to ensure seamless communication, timely updates, and continuous academic support. In addition, faculty members frequently engage in one-to-one mentoring sessions to guide students about the various academic, career, and skill-development opportunities available to them. These efforts aim to keep students well-informed and motivated to pursue their goals.

#### **8. Experiential learning programmes:**

The department facilitated in-depth knowledge sharing and hands-on practice for students through experiential learning sessions conducted at Jammu and Kashmir Bank branches. These engagements provided students with practical exposure to banking operations, customer



handling, and financial processes. Such initiatives aim to equip learners with the essential skills and competencies required to pursue future career opportunities in the banking sector.

#### **9. Departmental grievances redressal:**

- ☐ A transparent and student-friendly grievance redressal mechanism is in place to address academic and administrative concerns promptly.
- ☐ Students can submit their grievances through both online and offline modes, ensuring easy accessibility and confidentiality.
- ☐ The department reviews each grievance carefully and takes timely action in coordination with the concerned committees to ensure fair resolution.

#### **10. Research publications:**

The department faculty is actively engaged in research, contributing to various research papers and scholarly activities. Additionally, the faculty is preparing a project proposal focused on exploring the scope of border tourism and identifying strategies for its effective development and improvement.



संस्कृति मंत्रालय  
MINISTRY OF  
CULTURE



# SKC Govt. Degree College Poonch

Campus beautification/cleanliness and Plantation Drive



21st-25th Sept. 2025

- 11 -01 PM, 21<sup>st</sup> Sept. 2025  
Campus cleanliness drive
- 11 -01 PM, 22<sup>nd</sup> Sept. 2025  
Classrooms and corridors cleanliness
- 11 -01 PM, 23<sup>rd</sup> Sept. 2025  
Awareness rally, Wastage segregation  
Adopted Village
- 11 -01 PM, 24<sup>th</sup> Sept. 2025  
Plantation Drive in college Premises
- 11 -01 PM, 25<sup>th</sup> Sept. 2025  
Plantation and cleanliness drive at Joggers Park Poonch



## The Sewa Parv aims to:

- Inspire citizens to contribute to the nation through service-oriented cultural activities.
- Foster inclusive participation, with a special focus on youth, women, persons with disabilities, tribal communities, and other marginalized groups.
- Encourage creative expression, knowledge sharing, and intergenerational learning around themes of national importance.
- Strengthen awareness and pride in India's heritage, traditions, and contemporary achievements.

### Patron



Dr. Jasbir Singh

### Convener



Dr. Waseem Ul Haq

### Members



Dr. Imtiaz Ahmed



Dr. Zaffar Iqbal



Dr. Arti Sharma



Dr. Tabasia Amin



Prof. Mohd Faisal

Serving Together, Building Viksit Bharat





# SKC Govt. Degree College Poonch



Campus beautification/cleanliness and Plantation Drive

in collaboration with

Department of Forest (Territorial)

22<sup>nd</sup>, Sept. 2025

- The Beautification/Cleanliness and Plantation Drive Committee of SKC Government Degree College, Poonch, organized a comprehensive Plantation and Cleanliness Drive inside the college campus. The event was conducted in collaboration with the Forest Department (Territorial), Poonch. The event was inaugurated by the Officiating Principal of the College, Dr. Auranzeb Anjum. In his inaugural address, he emphasized the importance of environmental conservation and commended the initiative.



## SEWA PARV

### The primary objectives of the drive

- Enhance the green cover and ecological health of the college campus.
- Promote environmental awareness and a sense of ownership among students.
- Foster a clean and aesthetically pleasing academic environment.

Under the active supervision of the Convener, Dr. Waseem Ul Haq, and committee members Dr. Imtiaz Ahmed, Dr. Zaffar Iqbal, and Dr. Arti Sharma, nearly 50 enthusiastic students participated actively.







# SKC Govt. Degree College Poonch

Campus beautification/cleanliness and Plantation Drive



## SEWA PARV

23rd , Sept. 2025

In a significant initiative aligned with the SEWA PARV framework, **SKC Government Degree College, Poonch**, successfully organized a one-day outreach program at the **Ajote War Memorial** in its adopted village, Ajote. The event featured an intensive cleanliness drive that saw the enthusiastic participation of nearly 50 students, who worked diligently to clean and maintain the historic site. Complementing the practical service, an awareness session was held where **Convener of the program Dr. Waseem Ul Haq** addressed the students on the critical importance of cleanliness and hygiene for public health.



### Activity Report

Further enriching the program, **Dr. Imtiaz Ahmed** HoD Environmental science delivered an extensive talk on the urgent issue of climate change, detailing its causes and alarming impacts to sensitize the participants. The entire event was actively supervised and supported by faculty members **Dr. Zaffar Iqbal** and **Dr. Arti Sharma**, who guided the students' activities and ensured the program's smooth execution. This outreach successfully combined community service with essential education, fostering a spirit of civic responsibility and environmental stewardship among the students while strengthening the college's bond with the local community.







# SKC Govt. Degree College Poonch



Plantation Drive in Collaboration with Dept. of Social Forestry

## SEWA PARV

24th Sept. 2025

### ► ± 3 Trillion

Estimated Number of Trees on Earth

### ► 1.39 trillion

in tropical and subtropical regions

### ► 0.61 trillion

in temperate zones

### ► 0.74 trillion

in sub-Arctic and Arctic zones

Start by planting just one tree



### The Power of One Tree

- Produces enough oxygen into atmosphere
- Absorbs tons of CO<sub>2</sub>
- Filters pollution 70x more effectively than mechanical filters
- Reduces cooling energy
- Releases water into the air

### Report

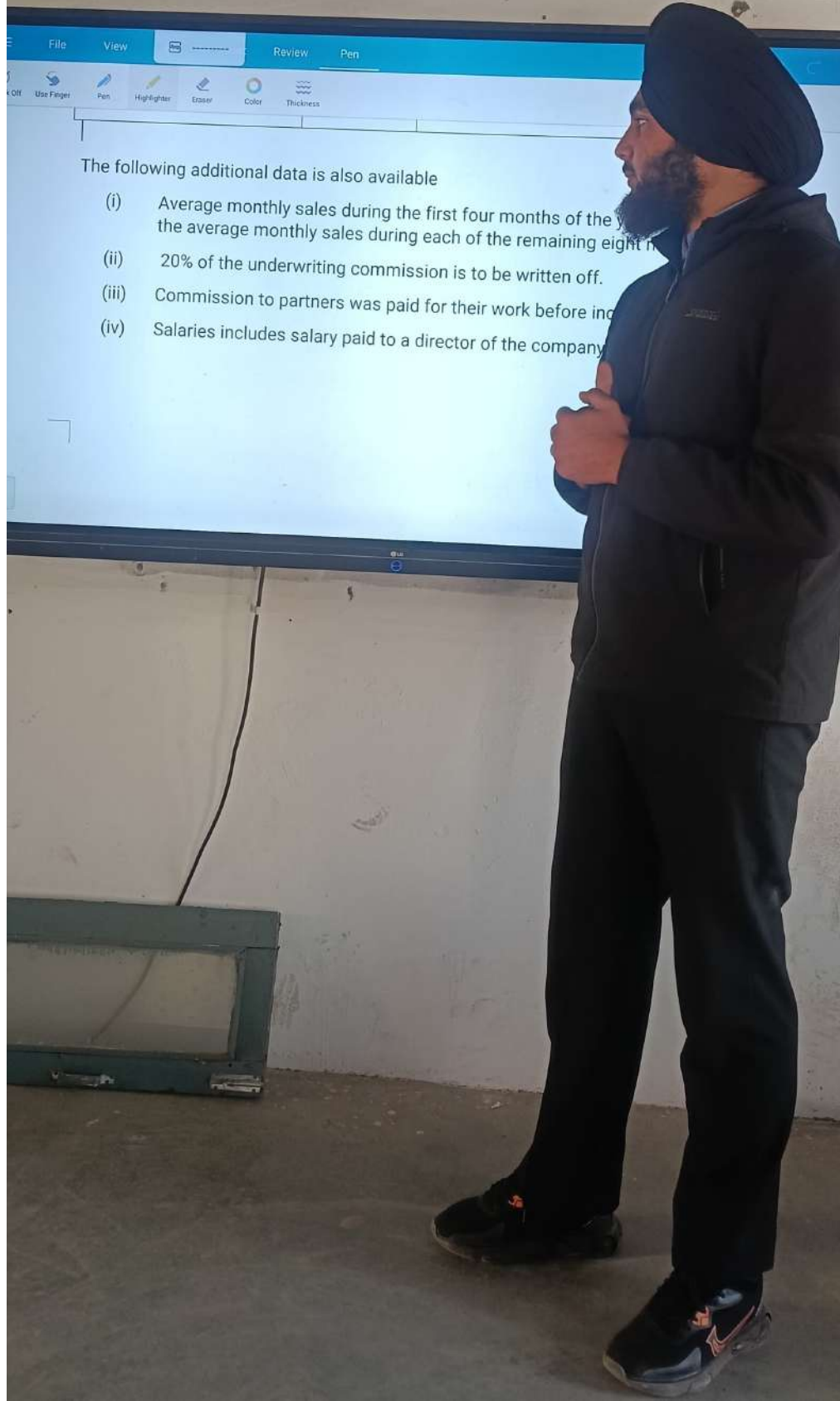
SKC GDC Poonch organized a one-day SEWA PARV outreach program at the Ajote War Memorial, featuring a plantation drive in collaboration with the **Department of Social Forestry**. Nearly 20 students participated, and the event included talks by **Dr. Waseem Ul Haq** (Convener) on the profound importance of plantation for ecological balance and a sustainable future and **Dr. Imtiaz Ahmed** on climate change and alarming impacts. The drive was supervised by faculty members **Dr. Zaffar Iqbal**, **Dr. Arti Sharma**, **Prof. Mehnaz Kouser**, **Dr. Tabasia Amin**, and **Prof. Mohd Faisal**.



Report Submitted by: Dr. Waseem Ul Haq (Convener)

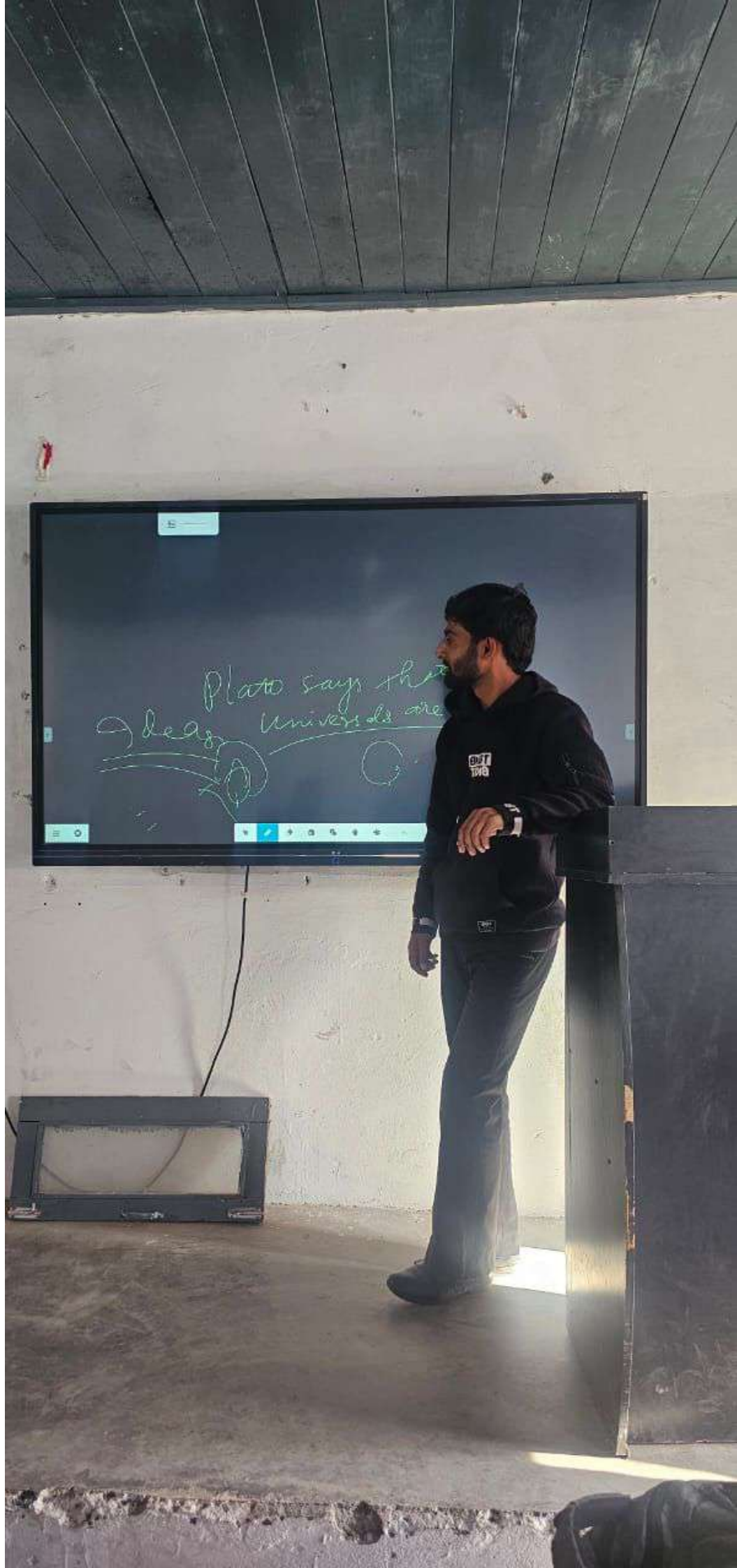






The following additional data is also available

- (i) Average monthly sales during the first four months of the year and the average monthly sales during each of the remaining eight months
- (ii) 20% of the underwriting commission is to be written off.
- (iii) Commission to partners was paid for their work before incorporation
- (iv) Salaries includes salary paid to a director of the company







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① Retained earnings

② Non-cash transactions

③ Depreciation

④ Capital Reserve

⑤ Capital Reserve

⑥ Capital Reserve

⑦ Capital Reserve

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① Retained earnings

② Non-cash transactions

③ Depreciation

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GPS Map Camera

Poonch

Q39v+4cq, Rajouri Hwy, Old City, Poonch, 185101,  
Lat 33.767887° Long 74.093818°  
22/09/2025 12:02 PM GMT +05:30







GPS Map Camera



Google

## Poonch

Q39v+4cq, Rajouri Hwy, Old City, Poonch, 185101,  
Lat 33.767872° Long 74.09372°  
22/09/2025 12:02 PM GMT +05:30







## Conceptual Framework

- ▶ **Entrepreneurial orientation:** It refers to the strategic mindset and behaviour adopted by individuals or organizations to identify and capitalize on entrepreneurial opportunities. It reflects a firm's inclination towards entrepreneurial activities and its readiness to take risks, pursue innovation and exhibit a proactive and competitive stance in the market. As described by Lumpkin and Dees (1996), entrepreneurial orientation is 'a firm's strategic orientation reflecting its propensity to engage in entrepreneurial behaviours and activities'. The EO construct has its roots in the strategy-making literature and has a strong connection with McGill University, where researchers such as Khandwalla (1976), Mintzberg (1973), and Miller (1975) were active contributors. The term EO was first coined by Miller (1983) and later refined by Covin and Slevin (1991).
- ▶ **Innovativeness:** It has been recognized as the most critical trait of modern entrepreneur in this competitive business world. According to J.A Schumpeter (1934), entrepreneur is basically an innovator and innovator is the one who introduces new combinations. Innovativeness is demonstrated with an inclination to challenge the status quo and support new ideas in technology, new product development and internal processes (Baker & Sinkula, 2009). Further, innovativeness could be defined as a new product or service, a new production process, technology and a new structure or administrative system.

