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Editor

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Editorial Notes:

The proceedings are organised under the following tracks:

1. Banking and Insurance
2. Economics
3. Accounting and Finance
4. Management and Marketing

Find the Paper

The papers contained in the proceedings are refereed papers as they are double blind peer reviewed. The readers are advised to visit these tracks individually. Please read the contents of the particular track at the beginning and then select particular paper of your choice and visit the paper which is named by the **last name of the First Author**. We have tried to minimise errors as much as possible, but sole responsibility rests on the authors. In some cases, we have provided ‘abstract only’ as per choice of the author (s) concerned.

We do hope these papers would serve as most valuable source materials for furthering business research in the years to come. We appreciate the contributions of the authors and the editorial and administrative staffs.

Prof. Zia Haqq

Editor