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| **KHOLA**  [**KHOLA.363860@2freemail.com**](mailto:KHOLA.363860@2freemail.com)  I am a self-motivated graduate who has a practical sensible approach to complete tasks. Committed to working in a fast moving environment, result focused and having ability to complete challenging targets.  **EDUCATION**  *Azad Jammu & Kashmir University Muzaffarazad*  Mphil in Economics, 2013-2015  *Allama Iqbal Open University Mirpur*  Diploma TEFL, continue  B.ed, 2012  *Azad Jammu & Kashmir University Muzaffarabad*  M.Sc in Economics, 2011  B.A, concentration in Economics, 2009  *AJK Board of Intermediate & Secondary Education Mirpur*  I.Cs, concentration in Computer, Mathematics & Economics, 2007  *AJK Board of Intermediate & Secondary Education Mirpur*  Matric, 2005  **RESEARCH EXPERIENCE**  Kashmir Institute of Economics, AJK University Muzaffarabad  Master of Philosophy Research 2017  Research supervisor: Dr. Professor Nisar Hussain Hamdani **(Director Kashmir Institute of Economics)**   * Impact of religiosity on consumer preferences for Islamic banking in Mirpur City   **COMPUTER SKILLS**  MS office: MS Word, MS Excel, MS PowerPoint, MS Access  Programming Languages: C, C++, Java  EVIEWS, SPSS, STATA | |
| **INTERNSHIP**  National Bank of Pakistan, 02/2012-03/2012  Cash & Credits, Vertical, horizontal &ratio analysis  **RESEARCH INTEREST**   * Research with primary data * Theoretical and field study of economics and Islamic banking * The role of religion on human behavior * How people make preferences   **JOB EXPERIECNE**  Fast Institute of Modern Languages & Computer Sciences, Apr 2012- Dec 2012  PRO  Government Girls Inter College Dadyal, 2013-2014  Lecturer   * Economics * Mathematics * Developed and presented lectures * Led discussion sections   Allied School, Mirpur, 2012  Teacher   * Mathematics * English   **GAT (Graduate Assessment Test), 2012**  **ILETS (English Language Course), 2012**  **ACHIEVEMENTS/INTEREST**  I have given 100% result for F.A part 1 & 2 in session 2013-14. Reading books and articles.  **REFERENCES**  Available on request | |