



**ISLAMIC UNIVERSITY OF SCIENCE & TECHNOLOGY**  
AWANTIPORA, KASHMIR

**Result Notification No. 182 of 2024**

**AWARD OF DEGREE-DOCTOR OF PHILOSOPHY**

It is notified that **Shakira Mukhtar D/o Mukhtar Ahmad** (Father) and **Nasira Jan** (Mother) bearing Registration No. IUST0118012027, pursued Research Programme on full time basis in the Department of Management Studies, Islamic University of Science & Technology (IUST), Awantipora and submitted her thesis titled *“Impact of Personality Traits on Risk Tolerance and Investment Decision Making of Individual Investors”* under the supervision of Dr. Anisa Jan, Associate Professor, Department of Management Studies, IUST is hereby, declared qualified for the award of Ph.D. Degree in Management Studies on March 7<sup>th</sup>, 2024 under School of Business Studies, IUST.



Errors & Omissions excepted

Sd/-

Dr. Waseem Bari  
Controller of Examinations

No: IUST/Exam-Deptt/PhD/24/514  
Dated:25-03-2024