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## Research Articles

Indepth probe into the factors responsible for poor performance of jammu and kashmir industries limited  
(JKI-Ltd)  
<sup>1</sup>Zamir-Ul Shafi M., <sup>2</sup>Sabiha Ashraf, <sup>2</sup>R. Sharma, <sup>3</sup>Ruchika Sharma ..... 36-39

A study on collective bargaining process in jammu and kashmir bank limited  
<sup>1</sup>Zamir-Ul Shafi M., <sup>2</sup>Sabiha Ashraf and <sup>3</sup>Ruchika Sharma ..... 40-43

## Short Communication

## Case Study