Allahuma salli ‘ala Muhammadin wa ‘ala ali Muhammadin kama sallata ‘ala Ibrahimm wa ‘ala ali Ibrahimm. Innaka hameedun majeed. wa barik Allahuma ‘ala Muhammadin wa ‘ala ali Muhammadin kama barakata ‘ala Ibrahim wa ‘ala ali Ibrahimm. Innaka hameedun majeed O Allah shower your mercy upon Muhammad (sallallahu alaihi wasallam) and the family of Muhammad (sallallahu alaihi wasallam) as you have showered your mercy upon Ibrham (A.S.) and the family of Ibrham (A.S.). Behold, you are Praiseeworthy, Glorious. Allahuma salli ‘ala Muhammadin wa ‘ala ali Muhammadin kama sallata ‘ala Ibrahimm wa ‘ala ali Ibrahimm. Innaka hameedun majeed O Allah shower your blessings upon Muhammad (sallallahu alaihi wasallam) and the family of Muhammad (sallallahu alaihi wasallam) as you have showered your blessings upon Ibrham (A.S.) and the family of Ibrham (A.S.). Behold, you are Praiseeworthy, Glorious. Allahuma salli ‘ala Muhammadin wa ‘ala ali Muhammadin kama sallata ‘ala Ibrahimm wa ‘ala ali Ibrahimm. 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Declaration

This is to certify that the thesis entitled ‘A STUDY OF PERCEPTION AND ATTITUDES OF STAKEHOLDERS TOWARDS ISLAMIC BANKING IN INDIA’ submitted by the undersigned to the Business School, University of Kashmir, is the original work carried out in partial fulfilment of the requirements for the degree of Doctorate of Philosophy (Ph.D.) in Faculty of Commerce and Management Studies.

It is further certified that this work is being submitted for the first time to the University of Kashmir for evaluation and that it has not previously been submitted for the award of any other degree or diploma.

I also certify that the ideas, research work, results, analyses and conclusions presented in this dissertation are solely my own effort. My indebtedness to the other works / publications has been fully acknowledged at the relevant places of the thesis. I certify that I have not already submitted the substance of this thesis for the award of any degree.

I have fulfilled all the statutory requirements for the submission of this thesis.

Shabir Mushtaq Mir
This is to certify that the thesis entitled, “A STUDY OF PERCEPTION AND ATTITUDES OF STAKEHOLDERS TOWARDS ISLAMIC BANKING IN INDIA”, is the report of original work carried out by Shabir Mushtaq Mir under my guidance and supervision for the award of Doctor of Philosophy (Ph.D.) in the Faculty of Commerce and Management Studies. He has fulfilled all the statutory requirements for the submission of the thesis.

It is further certified that this work is being submitted for the first time to the University of Kashmir for evaluation and that it has not previously been submitted in part or full to this or any other University for the award of any other degree, diploma, fellowship or associateship.

Dr. Bashir Ahmad Joo
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Research Supervisor

Prof. S. Mufeed Ahmad
Director,
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