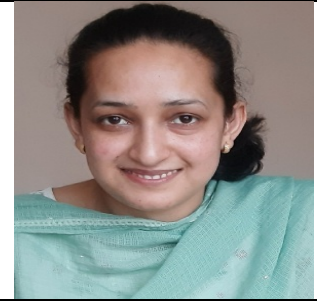


**Curriculum Vitae**

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c) Teaching and Research Experience: More than five years.



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Nationality- Indian

Maximum Qualification – Ph.D

II) Publications: Articles in Academic Journals:

Sr. No.	Title, Editor and Publisher	ISBN	No. Of co - authors	Whether You are the main author
1.	Customer Satisfaction with the Use of Technology Based Banking Services- A Case Study of Himachal Pradesh, International Journal of Research and Analytical Reviews	E-ISSN 2348-1269 P- ISSN 2349- 5138	1	Yes
2.	Awareness among Customers about the use of Technology in Banking Services, International Journal of Research and Analytical Reviews	E ISSN 2348-1269 P- ISSN 2349-5138	1	Yes

Sr. No.	Themes of Seminar/Conference	Title of the paper presented	Organising agency/ place	Date of Conference / Seminar
1.	Crime Against Women: Devi Violated	Attitude and Perception of Women Towards Technology Based Banking Services	Centre of Excellence, Govt. College Sanjauli, Shimla	27 <sup>th</sup> and 28 <sup>th</sup> August 2021
2.	Recent Issues & Challenges in Research	Role of Technology in the Development of Banking System in India	Government College Nihri, Mandi	19 <sup>th</sup> February 2022
3.	VUCA World: Issues and Challenges	Role of Social Media in E-Commerce	RKMV, Shimla, H.P	9 <sup>th</sup> -11 <sup>th</sup> December 2022

Dr. Bhawna Azad