

Curriculum Vitae

a) Name : Bhawna Azad
b) Designation: Assistant Professor (Commerce)
c) Teaching and Research Experience: 8 years of teaching and 12 years of research experience



a. Address (Permanent): V.P.O., Kashlog, Tehsil Arki, Distt. Solan, H.P, 171102
b. Address (Correspondence): Govt. Degree College, Darlaghat
Mobile No. 98050- 31823
E- Mail- iambhawnaazad@gmail.com
Sex- Female
Nationality- Indian
Maximum Qualification – PhD

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

Seminar/Conferences attended:

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	August 27 -28, 2021
2.	Recent Issues & Challenges in Research	Role of Technology in the Development of Banking System in India	Government College Nihri, Mandi	February 19,2022
3.	VUCA World: Issues and Challenges	Role of Social Media in E- Commerce	RKMV, Shimla, H.P	December 9-11, 2022
4.	“Communicating Health, Happiness & Longevity for Sustainable Growth”	“Emerging Business Frontiers in Health and Tourism”	Government Degree College Ani Kullu (HP) and Himalayan Forest Research Institute Shimla H.P	December 2-4, 2023
5.	“Development in Mountains: Issues, Challenges and Solutions”	“On Economic Development and Tourism in Mountain Regions: A case study of Himachal Pradesh”	Government Degree College Darlaghat Solan (HP)	December 11-12, 2023
6.	“Harmony in Action: Bridging Education Culture, literature and Commerce for	“Green Finance in Driving Investments towards Renewable Energy”	Government College Sanjauli Shimla (HP)	December 28-29, 2023

	Sustainable Energy and Environmental Stewardship”			
7	"UDBHAVAH 2024: Emerging Trends in Research,"	“The Role of Microfinance in Fostering Entrepreneurship and Economic Development In Himachal Pradesh”	Department of Commerce, Himachal Pradesh University, Shimla-5 (H.P.), India, in collaboration with ICSSR	November 30, 2024
8	Women: History & Beyond	“Women in entrepreneurship in Himachal Pradesh: Empowering Change and Growth”	Government Degree College, Darlaghat District Solan	March 8, 2025
9	“Modernisation, Development and Socio-Cultural Transformation of the Himalaya”	“The Economic Status of Himachal Pradesh: Challenges, Opportunities and the Road to Inclusive Growth.”	GDC Darlaghat, Solan (H.P.) in collaboration with the Himalayan Council for Scientific Research	October 25, 26 & 28 2025
10	“Designing Inclusion: Health, Education & Culture Under GST”	“Fiscal Policies and Inclusive Growth.”	Centre of Excellence, Government College Sanjauli, Shimla	March 18–19 ,2026

Orientation and Refresher Course

Sr. No.	Orientation and Refresher Course	Organising agency/ place	Date of course
1.	Orientation Programme for faculty in universities/colleges/institutes of higher education	Teaching Learning Centre, Ramanujan College, University of Delhi	December 20, 2021 – January 19, 2022
2.	Interdisciplinary Refresher Course in “Advanced Research Methodology”	Teaching Learning Centre, Ramanujan College, University of Delhi	April 22, 2023 – May 06, 2023

Workshops and FDP’s

Sr. No.	Themes of workshops and FDP’s	Organising agency/ place	Date of workshops and FDP’s
1.	“Harnessing AI Tools: A Step towards Strategic Teaching Approach”	Government College Karsog in collaboration with Nucleus of Learning and Development	December 23-28, 2024.

Articles/Chapters published in Books

Sr. No.	Title	Book Title	Publishers	ISSN/ISBN No.
1.	“Empowering Women Through Entrepreneurship in India: A Pathway to Economic and Social Liberation	Development in the Himalayas	Orange Publications	978-93-7426-324-2

Dr. Bhawna Azad