

CURRICULUM VITAE

Bhavna Sharma (Vashishat)
Registrar, Chaudhary Bansi Lal University, Bhiwani
Email: registrar@cblu.ac.in | dr.bhavnasharma@bpsmv.ac.in

Professional Profile

Dynamic academician and researcher with over 17 years of experience in higher education, specializing in **Banking & Finance, Indigenous Knowledge, Sustainable Development, Behavioral Finance, and Consumer Behavior**. Published **45** research papers in Scopus and Web of Science-indexed journals and authored **two** books. Supervised **6 Ph.D., 4 M.Phil., and 20 M.Com** dissertations. Recipient of **Best Paper Awards** in multiple international conferences. Regularly invited as **Guest of Honor, Chief Guest, and Resource Person** at prestigious academic events.

Key Academic Positions

- Registrar, Chaudhary Bansi Lal University, Bhiwani (2025 – Present)
 - Chairperson, Department of Commerce, BPSMV (2017 – 2025)
 - Associate Professor, Department of Commerce, BPSMV (2022 – 2025)
 - Assistant Professor, Department of Commerce, BPSMV (2010 – 2022)
 - Assistant Professor, JCD Institute of Business Management, Sirsa (2008 – 2010)
 - Assistant Professor, Haryana School of Business, GJUS&T, Hisar (2007 – 2008)
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Education

- **Ph.D. in Commerce (2010)** – Guru Jambheshwar University of Science & Technology, Hisar
Thesis: "An Appraisal of Service Quality in Retail Banking"
 - **MBA (Finance) (2009)** – Maharshi Dayanand University, Rohtak (*Aggregate 79%, 100% in Quantitative Methods*)
 - **M.Com (2006)** – Kurukshetra University, Kurukshetra
 - **B.Com (2004)** – Kurukshetra University, Kurukshetra
 - **National Eligibility Test (NET)** – UGC, Commerce (2005)
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Administrative Leadership

- Registrar, Chaudhary Bansi Lal University, Bhiwani (2025 – Present)

- **Former Director, Horticulture and Sanitation, BPSMV (2024 – 2025)**
 - **Founder Chairperson, Department of Commerce, BPSMV (2017 – 2025)**
 - **Nodal Officer, University Statistical Cell, BPSMV (2019 – 2025)**
 - **Founder Coordinator, University Cell Against Sexual Harassment, BPSMV (2013 – 2024)**
 - **University Chief Security Officer, BPSMV (2020 – 2024)**
 - **Former Assistant Chief Warden, BPSMV (2018 – 2019)**
 - **Warden, University Hostel, BPSMV (2010 – 2013)**
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Research & Publications

- **45 research papers** published in **Scopus and Web of Science**-indexed journals.
 - **2 books** authored in the field of **Banking & Finance** and **Consumer Behavior**.
 - Research cited in multiple international studies and policy papers.
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Academic Contributions & Honors

- Chaired sessions at **national and international conferences**.
 - **Best Paper Awards** at multiple prestigious conferences.
 - Delivered numerous **extension lectures** as a **Resource Person**.
 - Honored as **Guest of Honor and Chief Guest** in various academic and professional events.
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Expertise & Research Interests

- ✓ **Banking & Finance**
 - ✓ **Sustainable Development**
 - ✓ **Indigenous Knowledge Systems**
 - ✓ **Consumer Behavior & Behavioral Finance**
 - ✓ **Financial Literacy & Inclusion**
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Contact Information

✉ **Email:** registrar@cblu.ac.in | dr.bhavnasharma@bpsmv.ac.in

📍 **Location:** Haryana, India

Best Publications:

1. **Sharma, B.** (2017). Measurement of service quality gaps in Indian banking industry. *Pacific Business Review International*, 9(10), 28-39.
2. **Sharma, B.** And **Sharma, S.** (2018). Evaluating Financial Strength of Selected Public and Privates Sector Banks –A Comparative Study through Camel Model. *Journal of Management Research and Analysis (JMRA)*, 5(1), 360-369.
3. **Sharma, B.** and **Bhateja, R.** (2016). Bancassurance in India: Promising Distribution Network of Insurance Industry. *Pacific Business Review International*, 1(4), 89-95.
4. **Arora U** and **Sharma, B.** (2011). Service quality in retail banking: an Indian perspective. *The IUP Journal of Marketing Management*, Vol. X(3), 56-71.
5. **Sharma,B** and **Kirti** (2022). Investigating Social Media Induced Polarization on National Education Policy 2020. Springer, ISBN 978-981-16-5268-4, p-177-209. **Sharma B.** and **Kirti.** A Qualitative Study of Polarization of National Education Policy 2020 through Social Media. *Causes and Symptoms of Socio-Cultural Polarization: Role of Information and Communication Technologies*, SPRINGER NATURE
6. **Sharma, B.** (2018). Bancassurance's Growth for life Insurance in the Asia-Pacific Region. *Advances in Management Research & Innovation*, Bloomsbury Publication, ISBN:978-93-88630-25-2,p-67-79.
7. **Sharma,B** and **Reena** (2023). Indigenous Knowledge of Medicinal Plants and Attainment of SDG3: A systematic literature review. Scopus, ISSN 2052-8396,p-73-83

Publications:

Publications in Refereed/Peer Refereed/UGC listed/CARE Journals:

1. **Sharma, B** and Kirti (2022). Investigating Social Media Induced Polarization on National Education Policy 2020. Springer, ISBN 978-981-16-5268-4,
2. **Sharma, B.** and Reenu (2021). Defining and Measuring Financial Literacy: A Literature Review. *PIMT Journal*, ISSN- 02278-7925, Vol-13(2), Jan–March 2021.
3. **Sharma, B.** and Sushila. (2020). Behavioural biases of Indian Individual Equity Investors: Evidence from Haryana State. *PIMT Journal*, ISSN-02278-7925 Vol-12(4) July-Sept 2020.
4. **Sharma, B.** and Sushila. (2020). Do Individual Equity Investors behave Rationally: A Literature Review. *Pacific Business Review International* Vol. 12(12), June 2020, 183-204.
5. **Sharma, B.** and Pooja. (2019). Do Analysis of Benefits and Constraints Faced By KCC Holders in Haryana. *Journal of Management Research and Analysis*, 6(1), 183-204.
6. **Sharma, B.** and Sushila. (2019). Implication of Behavioural Finance in Investment Decision Making in Stock Market. *Research Analysis and Evaluation*, Issue March 2019, 4-6.
7. **Sharma, B.** & Chahal, P. (2018). A Study on Consumer's Purchasing Behaviour Towards Luxury Products. *International Journal of Advances in Arts, Sciences and Engineering (IJOAASE)*, 7(14), 1-14.
8. **Sharma, B.** & Dhingra, P. (2018). Awareness Level of Financial Literacy Of Employees about Investment Decisions. *Journal of Management Research and Analysis (JMRA)*, 5(2), 90-96.
9. Chawla, J., Agrawal, R., & **Sharma, B.** (2018). A Critical study of FDI in Indian Retail Sector: An Analysis of Impact on Stakeholders. *Asian Journal of Management*, 9(1) ISSN: 0976- 495X (print).
10. **Sharma, B.** and Bhateja, R. (2017). Measuring customer perceived service quality of Bancassurance providers: An Empirical Investigation. *International Journal of Academic Research in Commerce and Management*, vol.4, 20-29.
11. **Sharma, B.** and Kumari, R. (2017). A Study of Financial Literacy Level among College Students. *Intercontinental Journal of Finance Research Review* 5(7), 111-122.
12. **Sharma, B.** and Ran, L. (2017). Risk Perception and Risk Management Strategy in Cattle Farming in Global Context: A Review. *Journal of Art, Science and Commerce*, 4(1), 75-84, ISSN: 2231-4172.
13. **Sharma, B.** (2016). An appraisal of CSR initiatives by Indian banks. *International journal of management research*, 4(6), 20-36.
14. Chawla, J., Agrawal, R., & **Sharma, B.** (2016). FDI in Indian Retail Sector: A Review. *International journal of BRIC business research*, 4(6), 20-36.

15. Chawla, J.,Agrawal, R., & **Sharma, B.** (2015). Critical Analysis of Retail Sector in India: A Changing Face. *Virtue*, 3(2), ISSN 2230- 7117.
16. **Sharma, B.**, Sharma, A. and Rathee, V. (2014). Exploring Consumers' Attitudes towards Green Products: An Empirical Study of Indian Market. *JCD Journal of Business Management and Research*, 1(1), 1-11, ISSN 2348-909X.
17. Arora U and **Sharma, B.** (2011). Service Quality: An Empirical Study of Expectations versus Perceptions in Retail Banking. *The International Biannual Refereed Journal of Management & Technology,Gyan Management. Vol. V(1)*, 35-44.
18. Arora U and **Sharma, B.** (2011). Customer Service in Indian Commercial Banks: An Empirical Study. *International Journal of Management and Innovation (IJMI)*, 3(1), 59-78.
19. Arora U and **Sharma, B.** (2009). An Analytical Study of Expectations & Perceptions about Retail Banking Service Quality. *Journal of Institute of Productivity & Management (IPM), Meerut*, 10(2), ISSN- 0976 – 0873.
20. Arora U and **Sharma, B.** (2009). An Analytical Study of Growth of Credit Schemes of Selected Banks. *The Icfai University Journal of Services Marketing, Vol. VII(1)*, 51-65.

Chapters in books:

1. Sharma, A. and **Sharma, B.** (2018). Flood Disasters in India: Lessons from Kerala Flood. *Culture of Learning and Experimentations for Well-being*, Bloomsbury Publication, ISBN: 978-93-88630-21-4, p-191-200.
2. **Sharma, B.** And Sharma, S. (2018). Financial Literacy and Investment Decision: An Analysis. *India Economy Tales of Transformation*, Vista International Publication, ISBN: 978-93-83905-13-3, p-169-176.
3. **Sharma, B.** (2018). Fostering Financial Empowerment of Farmers through Kisan Credit Cards in Haryana. *Culture of Learning and Experimentations for Well-being*, Bloomsbury Publication, ISBN: 978-93-88630-21-4, p-191-200.
4. **Sharma, B.** and Sushila. (2018). A Study on Tax Awareness and Tax Planning of Salaried Class Individuals of Haryana. *Assemblage: An Anthology of Business and Management Research*, Wisdom Publication, ISBN: 978-93-85504-66-2, p-166-181.
5. **Sharma, B.** and Sushila. (2017). Performance Appraisal of Microfinance Services and its Awareness among Rural People: A Case Study of Block Israna (Panipat). *Management Insight: A Glimpse of Contemporary Research*, DBH Publishers and Distributors, ISBN: 978-93-84710-4-8, pp.520-540.
6. Aggarwal, R., Chawla, J. and **Sharma, B.** (2016). Foreign Capital in Agriculture Sector: SWOC Analysis. *Agriculture in the age of globalization*, Serials publications, pp-216-230.
7. **Sharma, B.** (2015). An empirical exploration on green consciousness of Indian consumers. *Strategies for Business Excellence*, Victorious Publication, ISBN 9789384224288
8. **Sharma, B.** and Bhateja, R. (2015). Performance appraisal of Indian Bancassurance: A comparative study between private and public life insurers. *Emerging Horizons in Business Management*, Victorious Publication, ISBN 978-93-84224-22-6.
9. Aggarwal, R., **Sharma, B.** & Chawla, J. (2014). Agriculture and International investment: need of the hour. Proceeding of National Conference on *Impact of FDI on Agro-Food Sector*, YMCA University, and Faridabad ISBN- 978-81-925123-6-5.
10. Arora U and **Sharma, B.** (2012). Demographical Impact on Borrower' Needs regarding Service Quality in Indian Retail Banking; An Empirical Study. *Business and Management*, Excel Publications, ISBN:10:9350620014,13:9789350620014
11. **Sharma, B.** (2011). The Right to Information Act, A Focus. *Right to Information: For Good Governance*.

12. Arora U and **Sharma, B.** (2010). An Empirical Study on Expectations and Perceptions of Borrowers about Retail Banking Service Quality from Bankers Point of View. *Business and Management; Contemporary Research Issues*, Mcmillan Publication, ISBN 10; 0230-32185-2, ISBN 13; 978-0230-32185-4, pp. 545-552.
13. Arora U and **Sharma, B.**, (2009) "Assessing Expectations and Perceptions of Bank Borrowers," published in *Exploration of Business and Management*, Excel Books publication, ISBN; 978-81-7446-839-0, pp. 323-345.

Paper Presentations:

1. Sharma,B and Kirti (2023). Exploring the Impact of financial literacy on Retirement Planning among Higher Education Teachers: A Path Analysis Study. IIM, Jammu
2. Sharma,B (2023). Role of Indigenous Herbal Medicine In Sustainable Human Health S.D College Panipat.
3. Sharma,B, Reena and Seema (2023). The Effect of Motivation on Employees in Public and Private Sector, Gandhi Memorial National College,Ambala Cantt.
4. Sharma,B and Seema (2023). Indigenous Knowledge in Medicine by Tribal People: A Systematic literature Review. BPS Mahila Vishwavidyalaya. S.No.134
5. Sharma,B (2023). Managing Organizational Change Amidst Uncertainty . Gandhi Memorial National College, Ambala Cantt
6. Sharma,B and Kirti (2022). Investigating Social Media Induced Polarization on National Education Policy 2020. Springer, ISBN 978-981-16-5268-4,Sharma, B. "Online Education, foster Financial Literacy- an empirical study" a national seminar held by Govt college for girls,Haryana, 23, Dec 2022.
7. Sharma, B. "Role of Micro, Small and Medium(MSME) Industries in Indian Economy" an National conference held by IIS University, Jaipur, 2023
8. **Sharma, B.** "Financial Literacy- a Factor Affecting Financial Planning" an international conference held by Hansraj College, University of Delhi, 30, Oct 2022
9. **Sharma, B.** "A critical review of parameters of camel model used to evaluate sustainable financial performance of banking industry held by Department of Social Science, BPSMV, Khanpur Kalan (Sonapat), 22-23, November 2022.
10. **Sharma, B.** "Green Purchasing Behavior of Millennials in India: A Behavior Analysis" in an International Conference held by Department of Social Science, BPSMV, Khanpur Kalan (Sonapat), 22-23, November 2022.

11. **Sharma, B.** "How Plants are Used to Cure Human Disease & to Attain Sustainable Development Goal 3(Good health and Well Being)" in an International Conference held by Department of Social Science, BPSMV, Khanpur Kalan (Sonapat), 22-23, November 2022.
12. **Sharma, B.** "Role of Social Media in Retail Network operation" in a National Conference held by S.D. (PG) College, on 23, February 2022.
13. **Sharma, B.** "Impact of COVID-19 on Indian Economy" in a National Conference held by S.D. (PG) College, on 30-31, October 2021.
14. **Sharma, B.** "Inclusive Development and Sustainable Development Goals (SDGs): A Literature Review" in a National Conference held by Amity School of Economics, on 18-19, March 2021.
15. **Sharma, B.** "A Literature Review on Implementation of Right to Education Act (RTE, 2009) in India" in a National Conference held by Amity School of Economics, on 18-19, March 2021.
16. **Sharma, B.** "An Analytical Study of Right to Education Act, 2009" in a Faculty Development Programme held by Department of Economics, BPSMV, Khanpur kalan (Sonapat), 19-20 Feb. 2020.
17. **Sharma, B.** "The impact of brand image on consumer purchase behaviour through brand trust" in a National seminar held by S.D.(PG) college, Panipat on 15-16 Feb. 2020.
18. **Sharma, B.** "Impact of behavioural biases on investment decisions of individual investors" in a National seminar held by S.D.(PG) college, Panipat on 15-16 Feb. 2020.
19. **Sharma, B.** "National research foundation in India: An initiative to boost research and innovation", in a National seminar held by BPSITTR, BPSMV, Khanpur kalan (Sonipat), 25th July, 2019.
20. **Sharma, B.** "Professional development of teachers in higher education in Indian context" in a National seminar held by BPSITTR, BPSMV, Khanpur kalan (Sonipat), 3 May, 2019.
21. **Sharma, B.** "Role of Women in Dairy Farming in Rural Haryana: A Case Study of Sonipat District" in a National Conference held by BPSMV, Khanpur kalan (Sonipat), 25-26 March, 2019.
22. **Sharma, B.** "Measuring Earning Efficiency of Indian Banking Sector- A Comparative Study of Selected Public and Private Sector" in a National Conference held by BPSMV, Khanpur kalan (Sonipat), 25-26 March, 2019.

23. **Sharma, B.** "Behavioural finance: The role of behavioural biases in investment decision making", in an International seminar held by Kanya Mahavidyalaya Kharkhoda, Sonapat, 7 March, 2019.
24. **Sharma, B.** "Participation and decision making of Women in dairy farming: An analytical Study", in an International seminar held by Kanya Mahavidyalaya Kharkhoda, Sonapat, 7 March, 2019.
25. **Sharma, B.** "Kisan Credit Card Scheme: A Review of Literature" in a National Seminar held by Hindu College, Sonapat on Emerging Issues in Indian Economy, 2 March, 2019.
26. **Sharma, B.** "A Comparative Study of financial performance of Selected public and private sector banks on the basis of NPA." in a National Seminar held by Hindu College, Sonapat on Emerging Issues in Indian Economy, 2 March, 2019.
27. **Sharma, B.** "A Casual Relationship between Export, Import and Economic Growth: A Review." in a National Seminar held by Hindu College, Sonapat on Emerging Issues in Indian Economy, 2 March, 2019.
28. **Sharma, B.** "Financial Inclusion in India" in a National Seminar held by Government PG College, Naraingarh. On E-Learning: From Substantive to Sustainable, 27 Feb., 2019.
29. **Sharma, B.** "Literacy level in India: A comparative study of different states." in an International Conference held by Indira Gandhi University, Meerpur , 21-22 Feb, 2019.
30. **Sharma, B.** "Impact of Globalisation on Education"" in an International Conference held by DGHE, Haryana, 9 Feb., 2019.
31. **Sharma, B.** "Bancassurance's Growth for life Insurance in the Asia-Pacific Region" in a 4th International Management Conference held by FIIB, New Delhi on Advances in Management through Research, Innovation & Technology, 19-20 Dec., 2018.
32. **Sharma, B.** "Flood Disasters in India: Lessons from Kerala Floods" in a International Conference held by Department of Commerce, BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonapat on A Culture of Learning and Experimentations for fostering Well-being: Some Lessons, 17 Dec., 2018.
33. **Sharma, B.** "Fostering Financial Empowerment of Farmers through Kisan Credit Cards in Haryana" in a International Conference held by Department of Commerce, BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonapat on A Culture of Learning and Experimentations for fostering Well-being: Some Lessons, 17 Dec., 2018.
34. **Sharma, B.** "Celebrity endorsement as a competitive tool" in an International Conference held by Indira Gandhi University, Meerpur. On changing global business environment, 30-31 March., 2018.

35. **Sharma, B.** "Pradhan Mantri Jan Dhan Yojana : A progressive step towards Financial Inclusion" in a National Seminar held by Government PG College for Women, Rohtak. On Changing Scenario of Indian Economy in 21st Century, 17 Jan., 2018.
36. **Sharma, B.** "Commerce Syllabus Discussion" in a National Workshop held by Joint Collaboration of BPSMV and Shiksha Sanskriti Uthanyas New Delhi. On Discussion in Management Syllabus, 28 Oct., 2017.
37. **Sharma, B.** "E-Governance: A Review of Initiatives in India" in a International Conference held by Maharshi Dayanand University, Rohtak. On Role of Digitalization in sustainable Development: A Global Perspective, 16-17 Sep., 2017.
38. **Sharma, B.** "Corporate social responsibility in India: From voluntary CSR to mandatory CSR", National conference held by S.D.(PG) college, Panipat, 29-30 March, 2017.
39. **Sharma, B.** "Measuring current performance of India Biotechnology Industry" in an International conference held by Institute of Management Studies and resaerch, MDU, 2-3 March, 2017.
40. **Sharma, B.** "Need and issue related customization of acttle insurance programme in Haryana: A conceptual study" in an National conference held by University school of Management, KU, 10 Feb, 2017.
41. **Sharma, B.** "Performance appraisal of microfinance services and its awareness among rural people: A case study of block Israna (Panipat)" in an National conference held by Haryana school of business (HSB) GJUS&T Hisar, 8-9 Feb, 2017.
42. **Sharma, B.** "IPR Management in Biotech firms in India:A conceptual study" in a National Seminar Held By IPR CELL BPSMV, 7 Feb, 2017.
43. **Sharma,B.**"Measuring Current Performance of Indian Biotechnology Industry: An Empirical Study" in an International conference organized by IMSAR, MDU Rohtak, on 3 Feb, 2017.
44. **Sharma,B.**"Need and issues related customization of cattleinsurance programme in Haryana: a conceptual study" in a National conference held by KUK in 2017.
45. **Sharma, B.** "Unorganized to organized retail: way to sustainable development of India" in an International conference held by YMCA university on 26th-27th Dec., 2016.
46. **Sharma, B.** "Science and technological innovations for sustainable development" in an International conference held by YMCA university on 26th-27th Dec., 2016.
47. **Sharma, B.** Corporate social responsibility: evolution and emerging issues" in a National seminar on re- envisioning social justice in the era of globalization: issues and

dilemmas organised by Department of laws BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonapat on 26th of March, 2016.

48. **Sharma, B.** and Malik, R. "Financial Inclusion: the need of our" in a National Conference held by Government PG College, Ambala Cantt. on Contemporary Issues and Challenges in Business Environment, 06 Feb., 2016.
49. **Sharma, B.** and Chahal, P. "Mobile shopping application: a new trend toward online shopping" in a National Conference held by Government College, Ambala Cantt. on Contemporary Issues and Challenges in Business Environment, 06 Feb., 2016.
50. **Sharma, B.** "An empirical exploration on green consciousness of Indian consumers: A comparative study" in a National Seminar held by University School of Business, Kurukshetra University, Kurukshetra on '*Strategies for Business Excellence in Global Era*', 21 March, 2015.
51. **Sharma, B.**, Sharma, A. and Rathee, V., "Rethinking consumer behaviour: shifting to greener paradigm", in 3rd Annual Commerce Convention by Department of Commerce, Delhi School of Economics on 12-13 April, 2014.
52. **Sharma, B.** "Green Marketing: A Way to Sustainable Development" in a National Conference on Emerging Trends In Management organised by MDU Rohtak held on 28 Feb., 2014.
53. **Sharma, B.** "Bancassurance in India : A Dilemma" in a National Conference on Emerging Trends In Management organised by MDU Rohtak held on 28 Feb., 2014.
54. **Sharma B** and Sharma A. "Performance Appraisal of Retail Banking Products in Indian Commercial Banks: A Case Study of Haryana," in a *National Conference on Business and Management* organized by Haryana School of Business, Guru Jambheshwar University of Science & Technology, Hisar (Haryana) held on 7th & 8th Feb., 2013.
55. **Sharma B** "History of Corporate Social Responsibility," in *A UGC sponsored Refresher course* in UGC Academic Staff College, CPDHE, University of Delhi as on 8th Dec., 2012.
56. Sharma A and **Sharma B** "Climate Change and Persistent Organic Pollutants(POPs): Predicting the Impact," in a *National Conference on Climate Changes and Environmental Problems* organized by JCDM-College Of Engineering, Jannayak Chaudhary Devilal Vidyapeeth, Sirsa as on 20th May 2012.
57. **Sharma B** and Anuradha "Role of Microfinance in Uplifting Women Status in India," in a *National Seminar on Role of financial Institutions in the development of Indian economy* organized by Smt. Aruna Asaf Ali Govt. P.G.College, Kalka as on 20th March, 2012.

58. **Sharma B** and Sharma A "Outsourcing in Indian Economy," in a National Seminar organized by Tika ram organized by P.G. College, Sonipat as on 29th & 31st March, 2012.
59. **Sharma B** and Arora U "Service Quality Assessment in Indian Retail Banking," in an *International Seminar on Economic, Cultural and Political Viability of ASEAN in Global Environment, Issues and Challenges* organized by J.V. Jain College, Saharanpur (UP.) India held on 12th & 13th March 2011.
60. **Sharma B** "The Right to Information Act, A Focus," in a *National Seminar on Right to Information: for Good Governance*, organized by BPSMV Girls Degree College, BPSMV, Khanpur Kalan, Sonipat held on 10th March, 2011.
61. **Sharma B** and Arora U "An Empirical Study on Expectations and Perceptions of Borrowers about Retail Banking Service Quality from Bankers Point of View," in a *National Conference on Business and Management* organized by Haryana School of Business, Guru Jambheshwar University of Science & Technology, Hisar (Haryana) held on 10th & 11th March 2011.
62. **Sharma B** "Our Most Important Resource; Water," in a *National Seminar on Water Resource Management* organized by BPSMV Girls Degree College, BPSMV, Khanpur Kalan, Sonipat held on 21st & 23rd Feb., 2011.
63. **Sharma B** "Women Empowerment: A Truth or Still a Distant Dream," in a *National Seminar on Women Empowerment in India : A Truth or Still a Distant Dream* organized by BPSMV Girls Degree College, BPSMV, Khanpur Kalan, Sonipat held on 20th Jan., 2011.
64. **Sharma B** and Arora U "Assessing Expectations and Perceptions of Bank Borrowers," in a *National Conference on Business and Management* organized by Haryana School of Business, Guru Jambheshwar University of Science & Technology, Hisar (Haryana) held on 26th & 27th March, 2010.
65. **Sharma B** and Arora U "An Appraisal of Expectations and Perceptions of Bank Borrowers regarding Service Quality," in a *National Seminar on Emerging Marketing Strategies* organized by CRM Jat College, Hisar held on 20th Feb., 2010.
66. **Sharma B** and Arora U "Meaning of Retail Banking: A Focused," in a National Seminar organized by Haryana School of Business, Guru Jambheshwar University of Science & Technology, Hisar (Haryana).
67. **Sharma B** and Arora U "An Analytical Study of Expectations & Perceptions about Retail Banking Service Quality," in a National Conference organized by N.C. College of Engineering, Panipat(HR) in November 2009.

68. **Sharma B** and Arora U “An Analytical Study of Selected Credit Schemes of Selected Banks (A study of Haryana),” in a National Conference organized by Haryana School of Business, Guru Jambheshwar University of Science & Technology, Hisar (Haryana) held in March 2009.
69. **Sharma B** and Arora U “An Analytical Study of Expectations & Perceptions about Retail Banking Service Quality,” in a National Conference organized by Chaudhary Devi Lal University, Sirsa (HR) in March 2009.
70. **Sharma B** and Arora U “An Analytical Study of Selected Credit Schemes of Selected Banks (A study of Hisar District),” in a National Seminar organized by Department of Business Administration, Chaudhary Devi Lal University, Sirsa(Haryana) held on 8th March, 2008.
71. **Sharma B** and Arora U “Meaning of Retail Banking, A focused” in a National Seminar organized by Department of Business Management, Guru Jambheshwar University of Science & Technology, Hisar (Haryana) held on 20 March, 2007.

Books Published:

1. **Sharma, B.** and Kumari, R. (2018). Progress and Performance of Kisan Credit Card Scheme in India. ISBN: 9789389947021.
2. **Sharma, B.** and Arora, U. Measuring Service Quality in Retail Banking Sector. ISBN: ISBN 9788194218302.

Workshops:

Workshops Attended:

1. Participated in One week workshop on “SPSS Techniques” organised by Center for Sustainable Development and Policy Research Analysis, New Delhi.
2. Participated in international FDP on research methods held from 6th Feb to 26 Feb. 2022 organised by Arni University, Himachal Pradesh.
3. Participated in One week workshop on “Research Methodology” organised by UGC-HRDC, BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonapat from 4th January, 2021 to 10th January 2021.
4. Participated in One day workshop on “*Awareness, Prevention and prohibition of sexual harassment in Universities*” organised by UCASH, BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonipat on 27th November, 2018.

5. One day workshop on "*Awareness, Prevention and prohibition of sexual harassment in Universities*" organised by UCASH, BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonipat on 26th November, 2018.
6. A *UGC Sponsored Refresher Course* at UGC-HRDC, Haryana School of Business, Guru Jambheshwar University of Science & Technology, Hisar, Haryana (India) during 9 June -29 June.
7. UGC sponsored seven days' Workshop in UGC HRDC organised by UGC HRDC, BPSMV, Khanpur Kalan in June 2017.
8. UGC sponsored Seven Days Workshop in UGC HRDC, GUU S & T Hisar during 7th November to 12th November, 2016.
9. UGC Sponsored 7 Days' National Workshop on "Research design: quantitative, qualitative and mixed methods approach" organised by Department of Management Studies, BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonipat during 3-9 March, 2014.
10. Participated as Delegate in a Industry Academia Conclave on "*Employability Skills: Bridging the Gap between Industry & Academia*", organized by University Placement and Counselling Cell in association with Faculty of Commerce & Management, BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonipat during 11-12 March, 2014.
11. Participated as Delegate in a workshop on "*Inclusive growth by promoting gender equality*" held by Department of Social Work, BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonipat during 21-22 February, 2014.
12. Workshop on "*Building gender sensitivity in Universities*" held by Internal Quality Control Cell, BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonipat during 11-12 October, 2013.
13. A *UGC sponsored Refresher course* in UGC Academic Staff College, Centre for Professional Development in Higher Education, University of Delhi in Commerce/Financial Management/Business Management during 19th November to 10th December 2012.
14. 3 days' National Capacity Building Workshop to *Prevent Violence against Women on "Towards Change that Respect Rights & Dignity"* organized by YWCA, Association of University and BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonipat India on 6th & 8th November 2012.
15. UGC Sponsored 7 Days' National Workshop on "*Research Methodology for Secondary Data Analysis & Field Work*" during 12th March to 18th March 2012 organized by Department of Management Studies, BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonipat.

16. UGC Sponsored 7 Days' National Workshop on "*Curriculum Development in Management Studies*" during 19th March to 25th March 2012 organized by Department of Management Studies, BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonipat.
17. UGC Sponsored 7 Days National Workshop on "*Capacity Building for Women Manager in Higher Education*" organized by D.A.V College, Faridabad on 21st November to 26th November 2011.
18. NAAC Sponsored State Level Sensitizing Workshop on "Process of Accreditation" on 18th November 2011 organized by BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonipat.
19. UGC Sponsored 2 days' National Workshop on "*Effective Teaching through Case Study Methodology*", organized by Department of Management Studies, BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonipat India on 30th&31stMarch 2011.
20. UGC Sponsored 7 days' National Workshop on "*Analytical Skills for Research*" organized by Department of Management Studies", BPS Mahila Vishwavidyalaya, Khanpur Kalan, Sonipat India on 25th&31st March 2011.
21. Participated in an *intensive Motivational Campaign for Self-employment* at Department of Management Studies, BPS Women's University, Sonipat (HR) organized by Micro Small and Medium Enterprises (MSME), Govt. of India on 9th September, 2010.
22. UGC Sponsored *Orientation Program* at UGC- Academic Staff College, Haryana School of Business, Guru Jambheshwar University of Science & Technology, Hisar, Haryana (India) during January 2010 to February 2010.
23. An *AICTE* Sponsored 15 Days' *Faculty Development Program* at JCD College of Engineering, JCD Vidyapeeth, Sirsa (HR), India.
24. Participated in a *National Workshop on Research Methodology* at Haryana School of Business, Guru Jambheshwar University of Science & Technology, Hisar, Haryana (India) in March 2007.

Hands-on Events/ Training and Extension Lectures Delivered:

1. Chaired the Session in Conference of HSB 9th "*Annual National Conference on Business and Management*", Organized by Guru Jambheshwar University of Science & Technology, Hisar (Haryana) on 8th February, 2017.

2. Organized a one day workshop on “*Awareness, Prevention and Prohibition of Sexual Harassment in Universities*”, as coordinator, UCASH in BPS MahilaVishwavidyalaya, Khanpur Kalan, Sonipat, 12th February, 2014
3. Coordinated a *Management Festival VERVE’09* held in March 2009 at JCD Vidyapeeth, Sirsa (HR), India.
4. Coordinated an *Entrepreneurship Hunt, a Grand Management 2 Days’ Event* in March 2009 at JCD Vidyapeeth, Sirsa (HR), India.
5. Extension Lecture Delivered at UGC Sponsored NET-JRF Coaching Classes under SC-ST Cell at Guru Jambheshwar University of Science & Technology, Hisar (Haryana) as on 5th December 2012.
6. Extension Lecture Delivered at UGC Sponsored NET-JRF Coaching Classes under SC-ST Cell at Guru Jambheshwar University of Science & Technology, Hisar (Haryana) as on 15th November 2012.
7. Extension Lecture Delivered at UGC Sponsored NET-JRF Coaching Classes under SC-ST Cell at Guru Jambheshwar University of Science & Technology, Hisar (Haryana) in 4th December, 2010.
8. Extension Lecture Delivered at UGC Sponsored NET-JRF Coaching Classes under SC-ST Cell at Guru Jambheshwar University of Science & Technology, Hisar (Haryana) in 6th June, 2010.
9. Acted as **Resource person** at the National Seminar on “India75: Achievements and Prospects”, organised by Department of Commerce, Tau Devi lal govt. College for women, Murthal on January 31, 2023
10. Chaired a National Conference on “*Exploring Sustainable Growth Strategies for India (ESGSI)*”, Organized by Department of Economics, BPS MahilaVishwavidyalaya, Khanpur Kalan, Sonipat, (Haryana) on 24th March, 2018.
- 11.

Research Project:

Major Research Project funded by University Grants Commission entitled-“**Environmental factors influencing consumer’s choice of green products: A comparative study of Indian market**” April 2013 - December 2017, and 7.35 Lakh.

Research Guidance:

Ph.D.

- Ruchika Bhateja, "Measuring Service Quality and Customer Satisfaction of Life Insurance Products Distributed through Bancassurance: A Study of Delhi- NCR and Haryana".
- Sushila, "Impact of Behavioural Biases on Investment Decision of Individual Equity Investors in NCR".
- Reenu, "Financial Literacy and Retirement Planning: A Case of Salaried Individuals". Submitted.
- Poonam Chahal, "Influence of Ethnocentrism on Customers Preference on Domestic vs. Foreign Fast Moving Consumer Goods in National Capital Region".
- Reena Kumari, "Potential of Indigenous Knowledge towards Attainment of Sustainable Development Goals: A Study of Haryana". In- Progress.

M.Phil.

- Pinki, "An Empirical Study on Achievements and Gaps of Right to Education Act, 2009 in Haryana", April 2021.
- Pooja, "A study on disbursement, benefits utilization pattern and constraints of Kisan Credit Card scheme (KCCs) in Haryana", 2019.
- Swati Sharma, "Analyzing Financial Strength of Public and Private Sector Banks: A CAMEL Approach", 2018.
- Lalita Rani, "Risk Management in Cattle Farming through Cattle Insurance: A Critical Analysis", 2017.

M.Com. Dissertations:

- Kavita, "Student Awareness and Perception Regarding Network Marketing Companies", 2019.
- Kirti, "Foreign Trade, Foreign Direct Investment and Financial Inclusion in Indian Economy", 2019.
- Monika, "Repayment Behaviour and Fund Utilisation pattern of Kisan Credit Card holders in Haryana", 2019.
- Meenakshi, "Recent Trends of Online Shopping in Rural Haryana", 2019.
- Chetna Singh, "Analysis of Trends and Determinants of Dividend Policy of Indian Corporate Firms".

- Amita, "Impact of H.R.M. Practices on Employees Performance", 2014.
- Annu, "Customer Satisfaction and Preference towards Herbal Shampoo". 2014.
- Archana, "Micro Entrepreneurship in Haryana: A Case Study of Different Villages". 2014.
- Jyoti, "Consumer Attitude and Purchase Behavior towards Foreign Brands". 2014.
- Jyoti, "Corporate Social Responsibility in Women Sector". 2014.
- Jyoti, "Corporate Social Responsibility in Banking Sector". 2014.
- Jyoti, "A Cross Sectional Conceptual Study on Service Quality in Public and Private Bank". 2014.
- Kirandeep, "Factor Affecting to Women Entrepreneur". 2014.

Administrative Experience:

- Head of Department of Commerce from 2017 to till date
- Chairperson, Department of Commerce.
- Faculty In-Charge, from Dec 2014 to till date.
- Assistant Chief Warden, BPSMV.
- Member, University Court, BPSMV.
- Member, University Executive Council, BPSMV.
- Coordinator, University Cell against Sexual Harassment, BPSMV.
- Founder and Former In-Charge, University Day Care Centre, BPSMV.
- Former In charge, UGC Cell/AISHE unit, BPSMV.

Membership of Board of Studies:

- Member of Faculty of Commerce and Management, BPSMV
- Member of Departmental Research Committee (DRC), Department of Commerce, BPSMV
- Member of Under Graduate Board of Studies (UGBOS), Department of Commerce, BPSMV
- Member of Post Graduate Board of Studies (PGBOS), Department of Commerce, BPSMV

[Bhavna Sharma]