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	Area	FINANCE
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### Educational Qualifications

- Ph.D. University Business School , Panjab University, Chandigarh  
Areas of Interest: Risk Management in Banking, Financial Literacy, Financial Inclusion
- MBA with (concentration in Finance)  
Pondicherry University, Puducherry , India
- MCOM with (concentration in Finance and Marketing)
- Bachelor of Commerce  
Panjab University , Chandigarh, India
- JRF(COMMERCE) AND UGC-NET(MANAGEMENT)

### Area of Research

- Risk Management in Banking,
- Financial Literacy,
- Financial Inclusion
- Board Characteristics of Companies

### Selected Publications

- 1) Monita(2004) ,”Outsourcing – A Paradigm Shift, , Udyog Yug (Co-authored)
- 2) Monita(2003) , “World Stock Exchanges – An Overview” , Investment Management and Stock Market.
- 3) ) Monita(2007) ,” International Financial Centre in India: Is India Ready? (Co-authored), APJMR