CURRICULUM VITAE

PERSONAL DETAILS

NAME	Dr. Farheen Zehra
INVIAIR	Di. i ai liccii Lciii a

BIRTH DATE 28th April, 1991

SEX Female

MARITAL STATUS Married

NATIONALITY Indian

PERMANENT RESIDENCE 463/248, Napier Road Colony, Part-II,

Husainabad, Lucknow, India.

CONTACT DETAILS Mobile No.+91- 7905996031

E-MAIL ID frhnzehra2@gmail.com

CAREER OBJECTIVE

To be a part of a progressive firm offering opportunities for career advancement and professional growth which will help me to gain sufficient knowledge.

WORK EXPERIENCE

- Worked with **SBILIFE Insurance Co. Ltd** from 01 May 2015 to June 2016 as an Associate (Operations).
- Worked with **HDFC Standard Life Insurance** as a Relationship Manager from 28 May 2014 to 31 Dec 2014.

ACADEMIC QUALIFICATION

EXAM PASSED	BOARD/ UNIVERSITY	PERCENTAGE	YEAR
Ph. D. in Finance	Integral University	Completed	2020- 2024
MBA in Finance	Integral University	75%	2014
BBA (E-Business)	Integral University	73%	2012
Intermediate	ISC	64%	2009
High School	ICSE	73%	2007

PROJECT REPORTS

Acceptance of UTI-ULIP among financial advisors.

Study and analysis on recruitment and selection at AVIVA

Comparative study of the stock market and commodity market

SUMMER TRAINING

UTI Asset Management Company, Lucknow.

CONFERENCES & PRESENTATIONS: PARTICIPATION & CONTRIBUTIONS

- 1. Presented a paper titled "Surging Indian Digital Payment Gateways Through Peer-to-Peer (P2P) Applications" at the Global Conference on Emerging Technologies, Business, Sustainable Innovative Business Practices, and Social Well-being held on 10th & 11th December 2022.
- Presented a paper titled "Future Prospects of Artificial Intelligence (AI) in Fintech: A
 Review" during SYNERGY 2023: International Conference on Fostering Innovations
 Using Research Methodology at the Nexus of Science, Engineering, Commerce, and
 Humanities organized by Lucknow Public College of Professional Studies, Gomti Nagar,
 Lucknow, India held from 14th to 16th September 2023.
- 3. Presented a paper titled "Independence 2.0: Building Aatmanirbhar Bharat Through Make in India" at the Two Days National Seminar organized by the Department of Rural Management, Babasaheb Bhimrao Ambedkar University, Lucknow, Uttar Pradesh, India, and sponsored by the Indian Council of Social Science Research (ICSSR), New Delhi held on 2nd and 3rd September 2022.
- 4. Successfully participated in an online guest lecture on "Relevance of Intellectual Property Rights (IPR) in Academics" organized by the Faculty of Commerce and Management, Integral University held on 9th July 2022.
- Completed a ONE-WEEK ONLINE FACULTY DEVELOPMENT PROGRAM on "Scholarly Writing and Publishing Research Papers" organized by the Faculty of Commerce and Management, Integral University, in association with the Faculty of Doctoral Studies held from 9th to 16th March 2022.

PUBLICATIONS:

RESEARCH PAPERS:

- **1. Zehra, F., Khan, F. S. (2024).** Scanning the surging Indian digital payment gateways through peer-to-peer (P2P) applications and challenges: A literature review. Journal of Statistics & Management Systems, 27(1), 133–154. https://doi.org/10.47974/JSMS-1198 (Web of Science). Manuscript Communication No: IU/RED/2023-MCN0001869.
- **2. Zehra, F., & Khan, F. S. (2024).** Exploring consumer preferences and behavior toward digital payment gateways in India. International Journal of Experimental Research and Review, 41, 158–167. https://doi.org/10.52756/ijerr.2024.v41spl.013 (Scopus). Manuscript Communication No: IU/R&D/2024-MCN0002820.

BOOK CHAPTER

3. **Zehra, F., Khan, F. S., Mazhar, S. S., & Khan, A. S. (2024).** Revisiting Digital India 2.0: Exploring new horizons and insights. In New innovations in AI, aviation, and air traffic technology (pp. 292–317). IGI Global. https://doi.org/10.4018/978-1-3693-1954-3.ch014

EXTRA-CURRICULAR ACTIVITIES, AWARDS, AND PRIZES:

Participated in speeches and debates and won prizes at the college level.

Received certificate of honor as Master of Ceremony at UPTEC Computer Consultancy.

Participated in the Shaping Young Minds Programme organized by AIIMA at Scientific Convention Centre.

Qualified the elite club for quarter 1 by 200% of the target.

Qualified the elite club quarter 2 by 242% of the target.

COMPUTER SKILLS:

Operating Systems : Window 7, Window 11

Applications : Microsoft Word, Microsoft Excel, Microsoft Power Point

DECLARATION:

I hereby declare that above information is correct to the best of my knowledge and belief.

DATE: 06.02.2025

PLACE: LUCKNOW Dr. FARHEEN ZEHRA