

**Dr. Bhawana Pal**

Assistant General Manager- Faculty Member  
Bankers Institute of Rural Development, Kolkata  
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**Qualifications:**

- Bsc(Microbiology) from Guru Ghasidas University, Bilaspur(C.G.)
- Advanced Diploma in Network Centered Programing from NIIT, Delhi
- MA(English Literature) from Guru Ghasidas University, Bilaspur(C.G.)
- PGDIR, LW & PM from Guru Ghasidas University, Bilaspur(C.G.).
- PGJMC from IGNOU.
- JAIIB
- CAIIB
- MBA (HR & Marketing) from XIMB.
- PhD in in HR from XIM University, Bhubaneswar.

**Work Experience:**

Six months experience as guest faculty in English at Guru Ghasidas University, Bilaspur(C.G.).  
2 years experience as Faculty Member at Bankers Institute of Rural Development, Kolkata.  
21 years experience in officer rank in National Bank for Agriculture and Rural Development(NABARD) worked at Bihar, Chhattisgarh, Assam, West Bengal and Odisha Regional offices. Presently working as Faculty Member at BIRD, Kolkata.