



Farhana Afroj

Lecturer

Research Area Banking & Finance

Biography

Farhana Afroj has been serving as a Lecturer (Economics), Khulna University of Engineering & Technology (KUET) since March 2023. She has completed her Graduation (BSS) and Post-graduation (MSS) both major in Economics from Khulna University. She started her career working as an Executive Member in the Research and Analysis Unit of the Aachol Foundation from January, 2022 to October, 2022. Then she started her professional service as a Lecturer in Economics at Varendra University, Rajshahi. After that, she joined as Special Cadre Officer(SCO) at ONE Bank Limited

Education

Master of Social Science (MSS) in Economics

Khulna University ,Bangladesh(2020)Merit Position: 2nd,Achievement:University Scholarship

Thesis Title: [Interrelationship between Bank Efficiency and Non-performing Loans: Evidence from Bangladesh](#)

Bachelor of Social Science (BSS)

Khulna University ,Bangladesh(2018)Group: Economics,Merit Position: 2nd ,Achievement:University Scholarship

Thesis Title : "Financial Strength of Banking Sector in Bangladesh: A CAMEL Framework Analysis"

Higher Secondary School Certificate (HSC)

Govt. Bangabandhu College ,Bangladesh()Achievement:Board Scholarship

Secondary School Certificate (SSC)

J. K. S. Secondary girls` School ,Bangladesh(2011)Group: Business Studies ,

Service Records

- **Executive Member**
Department/Section: Research and Analysis Unit
Aachol Foundation From 01-01-2022 to 05-10-2023
- **Lecturer**
Department/Section: Economics
Varendra University From 02-10-2023 to 30-01-2023

Research Interest

Banking & Finance

Publication

Books

Journals

2. Afroj,F. ,Dutta,C. B. and Farjana,F. (2024) , " Interrelationship between bank efficiency and non-performing loans: evidence from Bangladesh," **Journal of Banking and Financial Technology**, Springer, DOI:<https://doi.org/10.1007/s42786-024-00050-1>

1. (2022) , " Financial strength of banking sector in Bangladesh: a CAMEL framework analysis," **Asian Journal of Economics and Banking**, emerald, vol6, no.3, pp.353-372, DOI:<https://doi.org/10.1108/AJEB-12-2021-0135>

Conference