

Amit Kumar

Room 5067, Lee Shau Kee Business Building
Hong Kong University of Science and Technology
Clearwater Bay, Kowloon, Hong Kong SAR

Email: akumarac@connect.ust.hk
Homepage: <https://www.amitkmr.com/>
Mob: (+852) 9510 3016

Education

PhD in Finance	2017–2022 (expected)
MPhil in Finance	2016–2017
Hong Kong University of Science and Technology	
Post Graduate Diploma in Management (equivalent to M.B.A.)	2013–2015
Indian Institute of Management Tiruchirappalli	
Bachelor of Engineering (Electronics and Communication)	2007–2011
Birla Institute of Technology Mesra	

Job Market Paper

1. Know Thyself: Free Credit Reports and The Retail Mortgage Market

Selected Conference Presentations: University of Texas Austin PhD Student Symposium 2020, AFA PhD Poster Session 2021, ABFER 2021, AREUEA National Conference 2021, FMA Annual Meeting (2021 and 2020 Doctoral Consortium).

Coverage: The World Bank's All About Finance blog (scheduled, Nov 8, 2021).

Best Paper Awards: 15th Conference on Asia-Pacific Financial Markets, 11th Financial Markets and Corporate Governance Conference.

Working Papers

2. Do Women Receive Worse Financial Advice? [with Utpal Bhattacharya, Sujata Visaria, and Jing Zhao]

Revise and Resubmit at *The Journal of Finance*

Media Coverage: [Bloomberg](#)

3. Polluted Waters and Municipal Finance [with Daisy Huang]

Research Grant

HKUST Office of the Vice President for Research and Development Grant for the project entitled, "How Does on-campus residence shapes students? An empirical investigation with lessons for programme design" [Team grant, with Kevin Tam and Sujata Visaria]

Academic Awards and Fellowships

- Junior Scholars Program, AREUEA 2021.
- Doctoral Travel Grant, AFA 2020.
- Hong Kong PhD fellowship scheme, Research Grant Council 2017–2020.
- Gold Medal for Best All-round Performance, Indian Institute of Management Tiruchirappalli 2015.
- Among the 54 students across India selected by the Indian Space Research Organization in 2012.

Discussant

SFS Cavalcade Asia Pacific 2019. FMA Annual Meeting 2020. Australasian Finance and Banking Conference 2020.

Teaching Experience

Instructor: Intermediate Corporate Finance

Teaching assistant: Applied Corporate Finance and Valuation (HKUST-NYU Stern Master of Science in Global Finance); Behavioral Finance; Intermediate Corporate Finance; Investments; Fintech: Algorithmic Trading; Big Data in Finance; Family Business.

Pre-PhD Work Experience

ICICI Bank Ltd. (Manager, Infrastructure Finance)	2015–2016
Indian Space Research Organization (ISRO) (Scientist/Engineer)	2012–2013
Freescale Semiconductor India Pvt. Ltd. (Semiconductor Design Engineer)	2011–2012

References**Prof. Utpal Bhattacharya (Ph.D. Advisor)**

Chair Professor, Finance

HKUST

Email: ubhattac@ust.hk

Phone: (+852) 2358 8498

Prof. Abhiroop Mukherjee

Associate Professor, Finance

HKUST

Email: amukherjee@ust.hk

Phone: (+852) 2358 7682

Prof. Sujata Visaria

Associate Professor, Economics

HKUST

Email: svisaria@ust.hk

Phone: (+852) 2358 7608

Prof. Alminas Žaldokas

Associate Professor, Finance

HKUST

Email: alminas@ust.hk

Phone: (+852) 2358 7665