

Amit Kumar

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Education

Doctor of Philosophy in Finance	2017–2022 (expected)
Master of Philosophy in Finance	2016–2017
Hong Kong University of Science and Technology (HKUST)	
Post Graduate Diploma in Management (Equivalent to M.B.A.)	2013–2015
Indian Institute of Management Tiruchirappalli, India	
Gold Medal for Best All-round Performance	
Bachelor of Engineering, Electronics and Communication.	2007–2011
Birla Institute of Technology Mesra, India	
First Class with Distinction	

Research Interests

Household and Consumer Finance, Municipal Finance, and Banking

Job Market Paper

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

I show that reducing the economic costs of accessing credit reports for consumers leads to changes in the retail mortgage market that suggest that the applicant pool improves because consumers learn their creditworthiness more precisely from their credit reports.

Best PhD Paper Awards: 15th Conference on Asia-Pacific Financial Markets (CAFM). 11th Financial Markets and Corporate Governance Conference.

Selected Conference Presentations: The Asian Bureau of Finance and Economic Research (ABFER, 2021). American Real Estate and Urban Economics Association (AREUEA) 2021 National Conference. 2021 Annual Meeting of the Swiss Society for Financial Market Research (SGF Conference). University of Texas Austin PhD Student Symposium (2020). AFA 2021 PhD Poster Session.

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](#)

We conducted an audit study in Hong Kong in which trained auditors posing as potential customers in the need of financial advice were sent to financial advisors. The study reveals that it is the *interaction* of incentives of advisors and their prior—that women have less financial knowledge compared to men—that makes financial advice received by women to be worse than that received by men.

Selected Conference Presentations: Swedish House of Finance Annual Conference 2020 (Consumer Behavior in Financial Markets). AFA (2021)*. Southern Finance Association (2020). The Frontiers in Development policy Conference, Korea Development Institute School of Public Policy and Management*.

* Presented by co-authors.

Media Mention: [Bloomberg](#)

3. *Polluted Waters and Municipal Finance* [With Daisy Huang]

We show that municipal borrowing costs increases after the unexpected discovery of long-lived, potentially fatal, but previously-unknown pollutants, Per- and Poly-fluoro Alkyl Substances (PFAS), in the drinking waters supplies of about 200 U.S. counties.

Conference Presentations: 15th Conference on Asia-Pacific Financial Markets (CAFM), Scheduled.

Academic Awards, Fellowships, and Recognition

- Selected in the *Junior Scholars Program* of American Real Estate and Urban Economics Association (AREUEA) 2021.
- Hong Kong PhD Fellowship Scheme Awardee: 2017—2020.
- AFA Travel Grant 2020.

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”. [With Sujata Visaria and Kevin Tam].

Professional Academic Service

Referee: Real State Economics, Financial Management, Journal of Multinational Financial Management.

Discussant: SFS Cavalcade Asia Pacific, 2019. FMA Annual Conference, 2020. The 33rd Australasian Finance and Banking Conference, 2020.

Teaching Experience

Teaching assistant (with evaluation): Applied Corporate Finance and Valuation. HKUST-NYU Stern Master of Science in Global Finance (MSGF). Summer 2021. (6.14/7)

Teaching assistant: Behavioral Finance, Intermediate Corporate Finance, Investments, Fintech: Algorithmic Trading, Big Data in Finance, and Family Business. 2017-2020.

Miscellaneous

- Mitsui Center Summer School on Structural Estimation (2021).
- Naples Summer School in Economics, 2nd Edition (2019).
- Among the 54 students across India who were selected by the Indian Space Research Organization (ISRO) in 2012.

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 (Chair) 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. Alminas Žaldokas Associate Professor, Finance HKUST Email: alminas@ust.hk Phone: (+852) 2358 7665
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