

# Amit Kumar

Hong Kong University of Science and Technology  
Room No. 5067, Lee Shau Kee Building,  
Clearwater Bay, Kowloon, Hong Kong SAR.

Email: [amit.kumar@connect.ust.hk](mailto:amit.kumar@connect.ust.hk)  
Website: [www.amitkmr.com](http://www.amitkmr.com)  
Mob: (+852) 9510 3016

## 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	

## Research Interests

Household and Consumer Finance, Municipal Finance, and Banking

## Job Market Paper

1. Know Thyself: Free Credit Reports and the Retail Mortgage Market  
**Best PhD Paper Awards:** 15<sup>th</sup> Conference on Asia-Pacific Financial Markets (CAFM). 11<sup>th</sup> 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**  
**Selected Conference Presentations:** Swedish House of Finance Annual Conference 2020 (Consumer Behavior in Financial Markets). AFA (2021)\*. Korea Development Institute Conference on Frontiers in Development Policy\*.  
**Media Mention:** [Bloomberg](#)
3. Polluted Waters and Municipal Finance [With Daisy Huang]  
**Conference Presentations:** 16<sup>th</sup> Conference on Asia-Pacific Financial Markets (CAFM)\*, Scheduled.  
\* Presented by co-authors.

## 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 33<sup>rd</sup> 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
Freescall Semiconductor India Pvt. Ltd. [Semiconductor Design Engineer]	2011–2012

### References

<b>Prof. Utpal Bhattacharya (Chair)</b>	<b>Prof. Abhiroop Mukherjee</b>	<b>Prof. Alminas Žaldokas</b>
Chair Professor, Finance HKUST	Associate Professor, Finance HKUST	Associate Professor, Finance HKUST
Email: <a href="mailto:ubhattac@ust.hk">ubhattac@ust.hk</a>	Email: <a href="mailto:amukherjee@ust.hk">amukherjee@ust.hk</a>	Email: <a href="mailto:alminas@ust.hk">alminas@ust.hk</a>
Phone: (+852) 2358 8498	Phone: (+852) 2358 7682	Phone: (+852) 2358 7665