

Curriculum Vitae

Amit Kumar

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Education

PhD Finance (Year 5)

Hong Kong University of Science and Technology. (HKUST)

2017-2022 (expected)

Thesis Advisor: Professor Utpal Bhattacharya

ubhattac@ust.hk

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. CGPA: 3.68 / 4.33

Bachelor of Engineering, Electronics and Communication Engineering

2007 - 2011

Birla Institute of Technology, Mesra, India

First Class with Distinction. CGPA: 8.04 / 10.00.

Research Interests

Household and Consumer Finance, Municipal Finance, and Banking.

Academic 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.

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. [Joint with Sujata Visaria and Kevin Tam]

Research

1. *Know Thyself: Free Credit Reports and the Retail Mortgage Market*. [Job Market Paper]

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

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 on Financial Market Policy Development & Research (2020). FMA Annual Conference 2020 (New York): Doctoral Student Consortium Job Market Presentation Session and Doctoral Student Consortium Panel Session. International Banking, Economics, and Finance Association (IBEFA 2021). AFA 2021 PhD

Poster Session. 11th Emerging Markets Finance Conference. Australasian Finance and Banking Conference (AFBC 2020). 5th SDU Finance Workshop, 2020 (University of Southern Denmark). PhD Mentoring Day at the 28th Finance Forum 2020, the Annual Meeting of the Spanish Finance Association (AEFIN). 2020 Greater China Area Finance Conference.

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. * Southern Finance Association (SFA) 2020. The Frontiers in Development Policy Conference. Korea Development Institute School of Public Policy and Management (KDI School) *.

* *Presented by co-authors.*

Media Mention: [Bloomberg](#)

3. *Emerging Pollutants and Municipal Finance.* [With Daisy Huang]

Professional Academic Service

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

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

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, Family Business (HKUST, 2017-2020)

Work Experience

Manager, Project Finance Group ICICI Bank Ltd.	May 2015 – Aug 2016
Scientist / Engineer ‘SC’ Indian Space Research Organization.	March 2012 – June 2013
VLSI Design Engineer Freescale Semiconductor India Pvt. Ltd.	June 2011 – March 2012

Miscellaneous

- Mitsui Center Summer School on Structural Estimation (2021).
- Naples Summer School in Economics, 2nd Edition (2019).
- Hall Tutor at HKUST’s undergraduate housing (2019-2020).
- Among the 54 students across India who were selected by the Indian Space Research Organization (ISRO) in 2012.