

# Amit Kumar

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## Education

Ph.D. in Finance	2017–2022 (expected)
M.Phil. 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: Access to Own Credit Report and Retail Mortgage Market

**Selected Conference Presentations:** The Ohio State University 2022 Annual PhD Conference on Real Estate and Housing, University of Texas Austin PhD Student Symposium 2020, AFA PhD Poster Session 2021, ABFER 2021, AREUEA National Conference 2021, FMA Annual Meeting 2021 and Doctoral Consortium 2020, MFA 2022.

**Coverage:** The World Bank's [All About Finance blog](#)

**Doctoral Grant:** Midwest Finance Association 2022.

**Best Ph.D. Paper Awards:** 15<sup>th</sup> Conference on Asia-Pacific Financial Markets. 11<sup>th</sup> 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*

**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.

### 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; Intermediate Investments; Fintech: Algorithmic Trading; Big Data in Finance; Family Business, and Corporate Valuation.

### Pre-Ph.D. 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 Department, HKUST  
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**Prof. Abhiroop Mukherjee**  
 Liwei Huang Associate Professor of Business  
 Finance Department, HKUST  
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**Prof. Sujata Visaria**  
 Associate Professor  
 Economics Department, HKUST  
 Email: [svisaria@ust.hk](mailto:svisaria@ust.hk)

**Prof. Alminas Žaldokas**  
 Associate Professor and Lee Heng Fellow  
 Finance Department, HKUST  
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