

## **SAPTARSHI RAY**

Mobile: +919830922522

e-mail: saptarshi.sxc.cal@gmail.com / saptarshi.ry@gmail.com

### **SUMMARY OF PROFESSIONAL QUALIFICATION:**

Currently working as Professor-In-Charge (Department of Accounting & Finance) in a leading college in Kolkata, which is an autonomous body under University of Calcutta. The scope of the work includes taking lecture sessions for the students of the Department of Commerce, guiding them on their internship projects, conducting semester examination as in-charge and also assisting and participating in the curricular and co-curricular activities of the college, seminars, students' advisor, staff refresher course and other similar activities.

### **PROFESSIONAL EXPERIENCE**

**St. Xavier's College, Kolkata, India**

**August'2008– Present**

*St. Xavier's College is the leading college in the Eastern India, working as an autonomous body under University of Calcutta, awarding graduate and post-graduate degree in science, arts and commerce.*

- Prior to joining St. Xavier's College, worked as **Research Associate** for one and half years in ICFAI (Institute of Chartered Finance Analyst of India) Business School, Kolkata. ICFAI Business School is one of the leading business schools under ICFAI University, awarding MBA degree. The scope of the work included performing research and analysis of research topics based on the Banking Sector, Risk-Management Policies in the banks, financial reporting through development of case studies and conducting lecture sessions in the area of accounting and finance. It involves in-depth understanding of the subject area and exhaustive search and review of the topics, including secondary data analysis and data mining. The scope of work in ICFAI Business School also included imparting lecture in the area of accounting and finance.
- Associated with **Indira Gandhi National Open University**, as a Registered Counselor in Management at St. Xavier's College Study Centre (Centre Code: 2802)
- Associated with Pondicherry University, St. Xavier's College Twinning Programme for MBA Studies.

### **ACADEMIC QUALIFICATION:**

- Post Graduate in Commerce with specialization in Accounting and Finance from University of Calcutta in 2005
- Honours Graduate in Commerce from St. Xavier's College, Kolkata, under University of Calcutta in 2003
- Higher Secondary in Commerce from St. Lawrence High School, Kolkata
- Madhyamik from South Point High School, Kolkata, in 1998

### **CONVERSANT IN TEACHING:**

- Financial Management
- Banking
- Cost and Management Accounting
- Taxation
- Auditing
- Financial Statement Analysis

- Financial Accounting

### **DOCTORAL RESEARCH AREA:**

Pursuing PhD program of Department of Commerce, University of Calcutta, under the supervision of Ms. Kanika Chattopadhyay, Reader, Department of Commerce, on the proposed tile “A Study of Non-performing Asset Management as a Strategic Approach to Enhancing Competitiveness in the Indian Banking Sector”

### **PUBLICATIONS:**

- The following case studies has been published in European Case Clearing House (ECCH)
  - China’s Entry into WTO: No Big Bang for Foreign Banks
  - Non-performing loans in Chinese Banking Sector: Unsolved and unsustainable
  - Postal Savings Bank: Can it Boost up the Rural Economy of China
  - China Developmental Bank joins Barclays bid for ABN AMRO: Can it beat the RBS Consortium?
  - Consolidation in Indian Banking Industry: A Case on State Bank of India
  - Financial Reporting in the Emerging Capital Markets of India and Pakistan: The need for Harmonization
  - Corporate Environmental Responsibility: A Case on ITC Limited

The following are the articles and research papers that were published:

<b>Name of the article</b>	<b>Edited Volume/Journal</b>	<b>Year</b>	<b>Editor</b>	<b>ISBN/ISSN</b>	<b>Publisher</b>
High Non Performing Loan Accumulation: A Probe into China’s Banking Sector Going Global Over Weak Foundation	Chinese Banking Sector: Emerging Challenges	2008	Prof. Arup Choudhuri	978-81-314-1889-5	The ICAI University Press
China’s Entry into WTO: Are the Domestic Banks Ready to Face Global Challenges?	Chinese Banking Sector: Emerging Challenges	2008	Prof. Arup Choudhuri	978-81-314-1889-5	The ICAI University Press
Corporate Environmental Responsibility: A Case on ITC Limited	Corporate Environmental Responsibility: The Challenge of Sustainability	2009	Dr. Paramita Nag	978-81-314-2230-4	The ICAI University Press
Increased Non-	International	2012	Dr. S.K.S.	2277-5811	Indian

performing Assets in Indian Banks Leading to Consolidation as Remedy: A Study of Strategic Advantage and Compromise	Journal of Trade and Commerce		Yadav		Institute of Advanced Research in Trade and Commerce
Reverse Mortgage Products: An Indian Banking Perspective	International Journal of Banking, Risk and Insurance	2013	--	2320-7507	Publishing India.com
A Study on the Correlation between Mandatory Capital Adequacy Norm as per Basel II and Magnitude of Non Performing Assets in Indian Banks	Indian Institute of Technology, Roorkee	2014	Dr. M.K. Barua, Dr. Z. Rahaman	978-93-83842-19-3	Department of Management Studies, IITR
Road to Sustainable SHG Bank Linkage Programme: Formulating Strategies for Managing Credit Risk with Respect to Rural Bengal	IIM Kozhikode Society & Management Review (under print)	2016	Prof. Kulbhushan Balooni Indian Institute of Management Kozhikode, Kerala	2277-9752	SAGE Publications

Core research area is:

- Banking sector developments (Special emphasis on India and China)
- Credit Risk Management in the banking industry
- Worked on a **UGC funded Minor Research Project** on “A Study on the Correlation between Mandatory Capital Adequacy Norm as per Basel III and Magnitude of Non Performing Assets in Indian Banks”.

Well conversant with the usage of international financial databases:

- Bank of International Settlement (BIS)
- IMF: (COFER, World Economic Outlook & International Financial Statistics),
- Country Statistics and OECD Factbook

### **SEMINARS AND CONFERENCES:**

- UGC Sponsored National Seminar (2007) on “Current Trends in Indian Banking”, organized by Vidyasagar University Department of Commerce; paper presented - “Consolidation in Indian Banking Industry: A Study on State Bank of India”
- Attended Research Methodology Workshop (2009) on “Quantitative Appraisal Of Economic Issues” organized by Department of Economics, University of Calcutta and Rabindranath Tagore Centre for Human Development Studies
- International Seminar (2011) on “Economic and Business Issues”, organized by Indian Journal of economics and Business and Serial Publications; paper presented – “In Search of Identifying the Opportunities and Challenges in Introducing and Managing the Reverse Mortgage products in the Banking Industry: The Case of India”
- UGC Sponsored State Level Seminar (2012) on “Changing World of Finance”, organized by Department of Commerce, Serampore College; paper presented – “Increased Non-performing Assets in Indian Banks Leading to Consolidation as Remedy: A Study of Strategic Advantage and Compromise”
- Participated in UGC Sponsored Orientation Programme organized by Academic Staff College, Jadavpur University from 19.11.2012 to 17.12.2012
- Participated in Faculty Development Programme organized by Acasia Global Consulting as a part of Acasia Global Knowledge Management Initiative from 26.12.2013 to 28.12.2013
- International Conference (2014) on “Sustainable Business” , organized by The Department of Management Studies, Indian Institute of Technology, Roorkee; paper presented – “A Study on the Correlation between Mandatory Capital Adequacy Norm as per Basel II and Magnitude of Non Performing Assets in Indian Banks”.
- Presented a paper titled “Road to Sustainable SHG Bank Linkage Programme: Formulating Strategies for Managing Credit Risk with Respect to Rural Bengal” in International Seminar conducted by Indian Commerce Association in collaboration with KIIT University, Bhubaneswar and Utkal University in its 67<sup>th</sup> All India Commerce Conference dated 27-29<sup>th</sup> December, 2014
- Delivered Invited Lecture (2016) on “Accounting for Engineers” at Department of Chemical Engineering, Jadavpur University
- Presented a paper titled “A Study on the Correlation between Mandatory Capital Adequacy Norm as per Basel III and Magnitude of Non Performing Assets in Indian Public Sector Banks” in International Conference on Financial Markets and Corporate Finance organized by Department of Management Studies, IIT Madras held on 12-13<sup>th</sup> August, 2016

### **PROJECT ASSIGNMENTS AT UNDER-GRADUATE LEVEL:**

- Summer Internship Project on Advertising and Brand Management performed in St. Xavier’s College, Kolkata

### **Achievements:**

- Received National Scholarship in 2000
- Received scholarship from Kolkata Police Family Welfare Society
- Engaged in several social activities like Blood donation
- Member of ‘Udayan Care’, an NGO organization, performing several social activities for under-privileged girls