



## Saptarshi Ray

Faculty Member, Accounting & Finance Area

Department of Commerce (Evening)

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**Teaching Experience:** Twelve years of teaching experience in the department out of which three years as Professor-In-Charge of Accounting and Finance. Associated to different activities of the college which include member of FDP committee, organising development programmes for the faculty members. Also associated to the Pondicherry University-St. Xavier's College Twinning Programme on MBA as a faculty of finance.

**Subject Area:** Financial Management, Banking & Insurance, Financial Institutions and Markets, Security Analysis and Portfolio Management

**Research Area:** Banking (Risk Management and Basel Implementation, NPA Management)

**Consultancy Area:** Banking, Corporate Trainer in the related areas, Content Developer in Banking, Expert in Case Based Teaching Approach in the area of social science

**Research Projects Undertaken:** Completed **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" in 2013-14

**Publications:**

**Case Studies:**

*The following Case Studies, Structured Assignments and Teaching Notes are uploaded in **The Case Centre (Formally European Case Clearing House):***

- 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

## **Research Papers/Articles**

*The following Research Papers/Articles are published in National/International Journal:*

<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 ICFAI 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 ICFAI 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 ICFAI University Press
Increased Non-performing Assets in Indian Banks Leading to Consolidation as Remedy: A Study of Strategic Advantage and Compromise	International Journal of Trade and Commerce	2012	Dr. S.K.S. Yadav	2277-5811	Indian 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	IIM Kozhikode  Society & Management	2016	Prof. Kulbhushan	2277-9752	SAGE Publications

Risk with Respect to Rural Bengal	Review (under print)		Balooni		
A Study of Non-performing Asset Management as a Strategic Approach to Ensure Sustainability among the Public Sector Banks in India	IIMS Journal of Management Science	2020	Prof. N. Tripathy	0976-030X	IIM Shillong

### **Paper Presentation/Workshops Attended/Organised**

*The followings are papers presented in conferences, workshops attended and organised.*

- i. 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”
- ii. 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
- iii. 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”
- iv. 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”
- v. Participated in UGC Sponsored Orientation Programme organized by Academic Staff College, Jadavpur University from 19.11.2012 to 17.12.2012
- vi. 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
- vii. 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”.
- viii. 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, Bhubaneshwar and Utkal University in its 67<sup>th</sup> All India Commerce Conference dated 27-29<sup>th</sup> December, 2014
- ix. Delivered Invited Lecture (2016) on “Accounting for Engineers” at Department of Chemical Engineering, Jadavpur University
- x. 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
- xi. Organised Panel Discussion on “Demonetisation and its effects on Indian Economy” on 7<sup>th</sup> March, 2017

- xii. Organised as Joint Convenor, Seven-day FDP for the faculty members of Department of Accounting & Finance and Management on May, 2019
- xiii. Participated in Doctoral Colloquium organised by Department of Management, IIT Kharagpur on 6-7<sup>th</sup> February, 2010.
- xiv. Invited as a Panellist on “The Financial Budget Analysis – Drishtikon 2020” organised by Army Institute of Management, Kolkata on 6<sup>th</sup> March, 2020.

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