



SAPTARSHI RAY

PROFESSIONAL EXPERIENCE

St. Xavier's College, Kolkata, India

August'2008– Present

Prior to joining St. Xavier's College, worked as Research Associate for one and half years in ICFAI Business School, Kolkata.

ACADEMIC QUALIFICATION:

- Postgraduate in Commerce with specialization in Accounting and Finance from University of Calcutta in 2005
- Pursuing PhD program of Department of Commerce, University of Calcutta, title "A Study of Non-performing Asset Management as a Strategic Approach to Enhancing Competitiveness in the Indian Banking Sector" (Public Seminar Cleared and thesis submitted).

CONVERSANT IN TEACHING:

- Financial Management
- Banking and Insurance
- Financial Institutions and Markets
- Cost and Management Accounting
- Taxation
- Auditing
- Financial Statement Analysis
- Financial Accounting

CORE RESEARCH AREA:

- 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".

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

Name of the article	Edited Volume/Journal	Year	Editor	ISBN/ISSN	Publisher
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	IIM Kozhikode Society & Management Review	2016	Prof. Kulbhushan Balooni	2277-9752	SAGE Publications

Strategies for Managing Credit Risk with Respect to Rural Bengal					
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	Dr. N. Tripathy	0976-030X (Print) 0976-173X (Online)	IIM Shillong

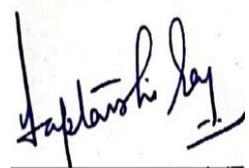
SEMINARS AND CONFERENCES:

- 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, Bhubaneswar and Utkal University in its 67th All India Commerce Conference dated 27-29th 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 12-13th August, 2016
- xi. Organised Panel Discussion on “Demonetisation and its Effects on Indian Economy” on 7th March 2017 at St. Xavier’s College.

- xii. Organised One Week Faculty Development Program in Department of Commerce, St. Xavier's College as a Joint Convenor in collaboration with the Department of Commerce, University of Calcutta on May 2019.
- xiii. Presented PhD work in the Doctoral Colloquium organized by Vinod Gupta School of Management, IIT Kharagpur on 5th and 6th February, 2020.
- xiv. Organised a Webinar on Moratorium of Bank Loan on 29th August, 2020.
- xv. Completed Two Week Faculty Development Program from 20th to 30th June, 2020 organised by Indian Accounting Association (IAA), South Bengal Branch, in association with Government of India, Ministry of HRD.

CONSULTANCY SERVICES PERFORMED:

- Organised Corporate Training Programme at St. Xavier's College in 2019.
- Rendered consultancy services to ICAI in development of modules for various courses on Banking and Risk Management from July 2019 to February 2020.
- Worked as the Board Observer with West Bengal Joint Entrance Examination Board from 2019-2021.
- Rendered Independent Contractor Services as Subject Mater Expert in Finance with TCSION (Tata Consultancy Services) in 2021.



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28.07.2021