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#### **BIOSKETCH:**

Doctorate from Mohan Lal Sukhadia University, Udaipur (Rajasthan) in the area of Managerial Decision making related to **Risk and Return in Portfolio Construction** & First Class Master's Degree holder in Commerce from Pr. Ravi Shankar Shukla University Raipur.

He is into academic field **since 1997** and Published & Presented more than **85 research** papers in national and international journals including in **SCOPUS, Web of Science, ABDC** listed Journals. **Area of expertise** in Financial Decision making, Corporate Tax Planning, Corporate Restructuring, Cost and Management Accounting, Behavioral aspects in Finance and Management Control System.

**Corporate trainer** in the area of Finance for non-finance executives, Working Capital Management, Direct and Indirect Taxes, Cost control techniques, Financial Decision making, Financial Reporting, GST etc. and imparted training in corporate like, BEL, IFFCO, Delhi Transco Ltd., NTPC, SAIL, JCB Ltd, Department of Science and Technology, TATA motors, Apparel Export Promotion Council, Handicraft Export Promotion Council, etc.

He is an author of a book title '**Practices in Entrepreneurship and Finance**' published by Manakin Publishers and "**Psychology of Investors: A Researcher's View**" published by World Lab Publishers. Under his supervision **14 scholars awarded PhD** in the area of Behavioral Finance, Digital Finance, MSME Finance, Financial Inclusion, Mergers & Acquisitions and Intellectual Capital.

He is also certified trainer of Goods & Services Tax (GST) from National Academy of Customs, Excise & Narcotics under **Ministry of Finance, Government of India in the year 2017**. **Life Member** of Indian Commerce Association and Indian Accounting Association.

Worked in various **academic positions** including- Member Secretary Faculty Research committee, Board of Studies, Area Advisory Board, Course Review Committee, Examination Committee, Examination Superintendent, MBA Program Coordinator and Leader, Head of the Department-Finance, Member of Internal Quality assurance cell (IQAC), Member of Accreditation Committee and Criteria's, Member of Students Research Committee.

**Special Mentions:** Organizing various conferences and workshops, Panel member in other Universities, Vast experience in Curriculum Development and Revision, Introduction of New Academic programs and Courses. Member of Faculty Recruitment Board and PG/PhD Admission Interview Board.

Before joining to BIMTECH, He was associated with Amity Business School, Noida since 2004 as a Professor and HOD-Finance.

## **EDUCATION:**

- Ph.D. : Mohan Lal Sukhadia University, Udaipur, –“ A Study of Managerial Decision Making process W.r.t. Risk and Return analysis in Portfolio construction.” Mohanlal Sukhadia University, Udaipur-2012
- M.Com: Pt. Ravishankar Shukla University, Raipur
- B.Com: Pt. Ravishankar Shukla University, Raipur

## **AREA OF INTEREST AND RESEARCH**

- Finance for Non-Finance
- Corporate Restructuring
- Working Capital Management
- Financial Statement Analysis
- Investment Decision Making and Behavioural Finance
- Entrepreneurial Finance
- Forensic Accounting and Fraud Detection Mechanism

## **TEACHING COURSES AND NEW COURSES DEVELOPED**

- Cost and Management Accounting
- Corporate Finance
- Corporate Restructuring
- Corporate Tax Planning & Management
- Management Control System
- Financial Statement Analysis
- Advance Corporate Accounting

## **EXPERIENCE**

- August 2005-October 2022: Professor and HoD-Finance – Amity Business School, Amity University UP.
- September 2004-August 2005: Assistant Prof. Amity University, Raipur
- August 1997-August 2004: Assistant Prof. St. Vincent Pallotti College, Pt. Ravishankar Shukla University, Raipur

### **ACADEMIC POSITIONS AND ASSIGNMENTS**

- Head- Department of Accounting & Finance, Amity Business School, AUUP Noida
- Member Secretary- Board of Studies, FRC FMS, Program Review and Outcome Assessment Committee- Amity Business School, AUUP Noida
- Member- Area Advisory Board, Program Review Committee, Examination and Moderation Board Committee, IQAC, NAAC Accreditation,
- MBA Program Leader and Coordinator- MBA Programs

### **PROFESSIONAL ASSOCIATION AND BOARD PARTICIPATION**

- Life Member: Indian Accounting Association
- Life Member: Indian Economic Association

### **RECOGNITIONS AND AWARDS**

- The Best Presenter Award- International Conference on Financial Perspectives, March 24-25, 2022
- Recognition for Best Research papers

### **RESEARCH PAPERS AND WORKING PAPERS**

List of selected Research papers:

<b>S</b>	<b>Title of Publication</b>	<b>Year</b>
1	Environment, Social and Governance performance and Firm Risk: A Study of the Indian Consumer goods sector	2022
2	A Partial least squares approach to the financing behaviour of MSMEs	2022
3	Determinants of Investment Risk in Indian consumer goods sector: Dynamic panel regression approach.	2022
4	The Interplay of perceived Risk, perceived Benefit and Generation cohort in Digital Finance Adoption	2022
5	A Study on Impact of Merger and Acquisition on Financial Performance of Agri-Food Companies	2022
6	Financing Woes: Estimating the Impact of MSME Financing Gap on Financial Structure Practices of Firm Owners	2022
7	A Partial least square approach to digital Finance adoption	2022
8	Examining the determinants and consequences of financial constraints faced by micro, small and medium enterprises' owners	2021
9	The mediating role of financial bootstrapping: Linking MSMEs' business growth to financial health and institutional debt accessibility	2021
10	Financing Preferences and Decisions – The case of Entrepreneurs of Micro, Small and Medium Enterprises	2021
11	Creating value through related and unrelated merger and acquisition: Empirical Evidence	2021
12	Business Growth Model of MSME: The Role of Financial Bootstrapping	2021
13	Evolving Strategies for the Structuring of Working Capital Loans during Covid Times: An Analysis of Select Indian Private Sector Bank	2021
14	Psychology of Investors: A Researcher's View	2021
15	Internal Determinants of Banks and Asset Portfolio Quality during Covid-19 Pandemic: An Analysis	2021
16	“Intellectual Capital: A Determinant of Firms’ Operational Efficiency”	2021
17	The Nexus of Intellectual Capital and Operational Efficiency: The case of Indian Financial System”	2021

18	Influence of Intellectual Capital on Performance: An Analysis of IT and Pharmaceutical Firm's	2021
19	A Case Study on Best Human Resource Management Practices Implemented in Flashelec, New Zealand	2020
20	" A Study on Equity mutual funds schemes in India"	2020
21	Financial Education and its Impact on Investor's Behaviour An Empirical Study on Investment Decision	2020
22	A STUDY ON FACTORS AFFECTING INDIVIDUAL INVESTOR BEHAVIOR TOWARDS MUTUAL FUNDS	2020
23	Financing Preferences of Micro, Small and Medium Enterprises -Does Pecking Order Theory Explain?	2020
24	A Study on Effects of service quality models on digital Banking in Private Indian Retail Banks	2019
25	Assessing the effect of financial literacy on investors decision making	2019
26	How Technology May Change the Game - Creation of Investment Awareness	2019
27	Comparing performance of Equity, Balanced and Debt Mutual Funds- Empirical evidences from India	2019
28	Impact of Financial Decision making due to Investor's attitude	2019
29	Challenges in implementation of credit linked subsidy scheme under Pradhan Mantri Awas Yojna (PMAY-CLSS)	2018
30	Impact of Behavioural Finance in Investment Decision Making	2018
31	Leverage effect and Inroduction of options and futures impact of equity market; A study in Indian Context	2018
32	An Empirical study on impact of organisational citizenship behaviour, employee engagement and proactive behaviour on employee performance in Retail Banks of India	2018
33	Leverage effect and Inroduction of options and futures impact of equity market; A study in Indian Context	2018
34	Analyzing experiential impact of mobile banking on customer service quality in private banking sector of India	2018
35	Housing initiatives in urban and rural areas of India	2018
36	Performance evaluation of large-cap and mid&small cap equity mutual funds in India- An Empirical evidence	2018
37	Practices in Entrepreneurship and Finance	2017
38	Critical Analysis of Credit Policy Parameters adopted by Banks- Working Capital Loans and Borrower's Perceptions	2017
39	The Potential Impact of Marketing on Preference of Financial Instruments	2017
40	Housing Initiatives in Urban and Rural areas in India	2017
41	Testing Market Efficiency Using Lower Boundary conditions of Indian Option Market	2017
42	Risk Attitude and Investment Objectives	2017
43	Studying the Behavioral aspects of Senior citizens related to Reverse Mortgage Scheme in India	2017

44	Testing Market efficiency using lower boundary conditions of Indian options market	2017
45	The Potential Impact of Marketing on preference of financial instruments	2017
46	Studying the behavioural aspects of senior citizens related to reverse mortgage	2017
47	Green Accounting: A New Way to Boost Sustainable Development	2017
48	Critical analysis of credit policy parameters adopted by banks-working capital loans and borrower's perceptions	2017
49	Risk attitude and Investment Objective	2017
50	Perception of investors towards derivative market	2017
51	Borrower's Perception and Credit Policy Norms-A Study of Retail Loans	2017
52	Performance Evaluation of Large Cap and Mid & Small Cap Equity Mutual Funds in India- An Empirical Evidence	2017
53	An Empirical Study of Investment Pattern of Retail Investors in Mutual Funds	2016
54	Study of Behavioral Finance Techniques related to Investors Attitude	2016
55	An Analysis of the role played by payment Banks in strengthening Financial Inclusion	2016
56	Behavioral Explanation to Financial Crisis of 2008	2016
57	Testing Market Efficiency of Indian Capital Market	2016
58	Priority Sector Lending: A Paradigm Shift	2016
59	Implementation of CLSS under Pradhan Mantri Awas Yojana- Housing for all (URBAN) by 2022	2016
60	Behavioral Biases Affecting Investors Attitude	2016
61	Payment Banks: mechanism to promote financial inclusion	2016
62	Role of Capital Budgeting Techniques in Financial Decision Making	2015
63	Working Capital at Narora Atomic Power Stations	2015
64	An Analytical Study of Behavioural Biases from Investors perspective	2015
65	An Empirical Study of investment pattern of Retail Investors in Mutual Funds	2015
66	A Study of individuals Preference towards second employment	2014
67	A Study of Individuals Mindset and Preference towards second Employment	2014
68	Clustering Countries on the basis of their Macroeconomic performance for identifying destinations for investments.	2014
69	Comparing returns between large and mid & small cap equity mutual funds in India	2014
70	An Analytical Study of Behavioural Biases from Investors perspective	2014

71	Consumer Perception towards investment in currency option	2014
72	Economic Outlook for Developing Asia	2014
73	Testing semi strong form of efficient market hypothesis of selected stocks of BSE	2012
74	Analysis of managerial decision making related to corporate restructuring strategies based on pharmaceutical sector	2012
75	A study of Struggle of Tribal Community of CG State(Bastar), engaged in handicrafts and promotional techniques of their upliftment	2012
76	A Study on Credit Risk Management Framework by Banks of India	2012
77	Corporate Finance: Impact of Dividend on Market Share Price	2012
78	Effects of Changes in CRR Rate and REPO rate on various economic variables	2011
79	Impact of FII on Indian Stock Market	2010
80	Cost Management: A Strategic Approach	2010
81	Cultural Issues Faced by Employees of Generation X and Generation Y in Hospitality Industry Sectoral Perspective	2010
82	Wealth Management and Mutual Fund as an Investment Option- A Study of Investors Awareness	2010
83	Future of Medical Tourism in India: Impact on Indian Economy	2007
84	Black Gold Shining	2007

## RESEARCH IN PROGRESS

- Reviews are expected from A and B Category Journals for 4 research papers

## CASE REPOSITORY AND PUBLICATIONS : Nil

## BOOKS, CHAPTERS AND TECHNICAL REPORTS

### a. Author of Books:

1. Psychology of Investors: A Researcher's view- 2021
2. Practices in Entrepreneurship and Finance- 2017

### b. Book Chapters:

- Raman T.V, Ranawat. M; 'A Study of individuals, Mindset and Preference towards second employment, International Management Research Conference on Culture, Values, Mindset, Gender and Strategy: A Need for Re-positioning SHRM, pp. 351-357; ISBN 978-81-8011-183-9; Amity University Press
- Raman T.V.; Agrawal N. ' Black Gold Shining' Management Case Studies, First Edition, pp. 339-348, ISBN81-8323-016-4; Excel Books Pvt. Ltd.

- Raman T.V., Kirtikar. S; ‘ Future of Medical Tourism in India- Impact on Indian Economy’ Enhancing Enterprise Competitiveness ( Strategy, Operations and Finance), pp. 127-33, ISBN 81-8424-154-2, year 2007, NIRMA University, Allied Publishers
- Raman T.V, Agrawal N. ‘An Analytical Study of Behavioural Biases- An Investors perspective’; Emerging Horizons in Finance; pp. 212-224, ISBN 978-93-85436-83-3; Fore School of Management, Year 2015, Bloomsbury Publications, New Delhi
- Raman T.V, Agrawal. N, Budhiraja. K; ‘ Consumer perception towards investment in currency option’; International Conference on Innovative Advances and Challenges in Management and commerce 2014, ACCF AUUP, Noida; pp. 9-13, ISBN 978-93-272-4940-8, Kalyani Publishers
- Raman T.V, Ranawat. M.; ‘ Economic Outlook for Developing Asia’; International Conference on Innovative Advances and Challenges in Management and commerce 2014, ACCF AUUP, Noida; pp. 60-73, ISBN 978-93-272-4940-8, Kalyani Publishers
- Agrawal. K; Raman T.V.; ‘Working Capital at Narora Atomic power Stations’ Case Studies in Contemporary Management, PP. 121-130, ISBN: 978-93-84588-75-5; I.K. International Pvt. Ltd.

#### **EDITORIAL POSITIONS AND REVIEWS :**

- Member Editorial Board- Journal of General Management Research, SCMS Noida

#### **CONFERENCE, SEMINAR PAPER AND PRESENTATIONS**

More than 50 conferences attended/participated/chaired organized by- Institute of Professional studies Misitry of Finance, CII, FICCI, ASSOCHAM, PHD chamber of commerce, IMA, Amity University, NIRMA University, RCEM-Nagpur, Ministry of HRD, AICTE, ICAI, Manipal University, MDI-Gurgaon, CMS-Jamia Millia Islamia, FORE School of Management, JNU, IIM-Nagpur, IIM-Raipur, NIRMA University, MSU Udiapur, All India Economic Association, All India Commerce Association, AIMA, QCI

#### **MAGAZINE AND NEWSPAPER ARTICLES**

- Article in News paper-‘Financial Express’ related to Financial planning and Welath Creation.

#### **PROFESSIONAL ASSOCIATIONS AND MEMBERSHIPS**

- Life Member of Indian Economic Association
- Life Member of India Commerce Association

#### **DOCTORAL DISSERTATIONS AND AWARDS**

As on date Thirteen Scholars awarded PhD, Titles are

<ul style="list-style-type: none"> <li>• An empirical study of efficiency, volatility spillover and violations in spot, futures and options market of India</li> </ul>
<ul style="list-style-type: none"> <li>• Asset portfolio quality and credit policies of private sector banks in India-evaluation and analysis</li> </ul>
<ul style="list-style-type: none"> <li>• A study on impact of mergers &amp; acquisitions on financial performance of Non- financial sector</li> </ul>
<ul style="list-style-type: none"> <li>• A study of pattern of investment strategy and preferences of investment avenues among salaried individuals</li> </ul>
<ul style="list-style-type: none"> <li>• Relation between intellectual capital and firm's performance with reference to Indian companies</li> </ul>
<ul style="list-style-type: none"> <li>• Determinants of risks in consumer goods sectors of Indian economy</li> </ul>
<ul style="list-style-type: none"> <li>• Implementation of class under PMAY-housing for all (urban) by 2022</li> </ul>
<ul style="list-style-type: none"> <li>• Empirical study of "trends in portfolio construction of Indian household and investors attitude towards investment decision'</li> </ul>
<ul style="list-style-type: none"> <li>• The influence of financial literacy towards investors attitude and its implication on decision making</li> </ul>
<ul style="list-style-type: none"> <li>• Influence of behavioral factors on the adoption of digital finance- an empirical study</li> </ul>
<ul style="list-style-type: none"> <li>• Psychological biases and investment decision making</li> </ul>
<ul style="list-style-type: none"> <li>• Strategic service quality management in banking industry of India</li> </ul>
<ul style="list-style-type: none"> <li>• An empirical investigation of challenges and possibilities in MSME</li> </ul>