

RESUME

Personal Information	
Name: Prakash Singh	
Date of Birth : 12-08-1972	Age: 45 Years
Official Address: Finance & Accounting Area, Indian Institute of Management, Lucknow Prabandh Nagar, Off Sitapur Road, Lucknow, UP –226013, India ☎: +91-522-6966668, 09935488368 E-mail: p_singh@iiml.ac.in	
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Education				
Year of Completion	Degree	Name of the Institution	Major Field of Study	Grade Point or %
Jan 2006	Post Doc	University of Texas, San Antonio	Regulation of Banks	
April 2004	Ph.D	Birla Institute of Technology & Science, (BITS) Pilani, Rajasthan	Indian Banking Sector Reforms	NA
1996	M.B.A.	Department of Management Studies, Lucknow University	Finance & Control	79.2%
1990	B.E.	Harcourt Butler Technological Institute (HBTI), Kanpur	Mechanical Engineering	74.8%
1989	ISC (10+2)	St. John's School, DLW, Varanasi, UP	Maths, Physics, Chemistry, English	87.8%
1987	ISCE (X)	St. John's School, DLW, Varanasi, UP	Maths, English, Science, Hindi, SST	86.6%

Work Experience: Academics
<ul style="list-style-type: none">Mar 2006– Till Date, Professor, Associate Professor, Assistant Professor in the Finance & Accounting Area at the Indian Institute of Management, Lucknow, UP-226013, India Teaching Interests: Commercial Bank Management, Risk Management in Financial Institutions, Working Capital Management, Financial Reporting & Analysis, Corporate Valuation and Restructuring Current Research & Consultancy Interests: Financial Inclusion, Microfinance, Risk Management in Financial Institutions, Performance Evaluation of Banking system, Regulation and BASEL IIIFeb 2001- Jan 2005 Lecturer, Assistant Professor in the Management Group at Birla Institute of Technology & Science, (BITS) Pilani, Rajasthan- IndiaDecember 98 to September 2000, Lecturer in Finance in School of Management Sciences, Varanasi, UP (AICTE recognized & affiliated to U P Technical University)
Work Experience: Industry
<ul style="list-style-type: none">August 1997 to September 1998 Kotak Mahindra Finance Ltd, Mumbai Position: Officer-Business Development Responsible for managing various car finance schemes in Mumbai, liasoning with Direct Selling Agents (DSA) and coordinating a team of Sales officers.July 93 to September 94 Escorts Yamaha Motors Ltd, Faridabad Position: Engineer- Vendor Development Responsible for coordination between the Purchase Division and with various suppliers and at the

same time making efforts to develop new vendors.

Other Academic and Professional Achievements

- Board member in NEED (an NBFC-MFI) since last 2 years
- Working on a Project with NABARD on “Estimating transaction Cost of SHG Clients- in a Bank Linkage Model and the MFI Model”.
- Won a Research Scholarship from **RBI- Developmental Research Group**, (Department of Economic Analysis and Planning), DEAP for a three month Research Project on estimating the transactions costs of the Alternative models of Financial Inclusion through the Microfinance Model in India, November, 2011
- Expert Member of the **OTS (One Time Settlement) Committee of PICUP**, a national level Financial Institution, guiding them in the process or recovery from the defaulters, who are willing for one time settlement.
- On the Advisory Board of **Micro-Save** (a Lucknow based MFI facilitator) and on the Technical Board of P2P Financial Services Ltd, (a Section 25 Company).
- **Consulting for Pradeshik Cooperative Dairy Federation (PCDF)**: Our team is working on a modernization plan and road map for ailing Milk Unions in the state of Uttar Pradesh. With the de-licensing of milk sector private players exploited weaknesses in the cooperative model and has pushed the existing milk unions to the point of negative net worth. We are looking at all aspects of the revival plan including better positioning of the product in the mind of the consumers, providing financial support in form of grants/ subsidies/ soft loans etc and the production/ processing process to better utilize huge capacities created in good times.
- Consulting for **Pradeshik Industrial & Investment Corporation of Uttar Pradesh Limited (PICUP)**: Part of the team that is working on settlement of Non Performing Accounts of the financial institution. PICUP today is a sick company, referred to BIFR and has huge block of defaulters whom they want to settle with; their outstanding positions in a process which is called one time settlement (OTS). We work around defaulters case by case and come up with a restructuring plan which suits both the defaulter’s requirement and the bank’s policy.
- **Housing and Urban Development Corporation (HUDCO)**: Part of the team which is working on a consulting assignment with HUDCO which involves developing a Credit Scoring model for the organization so that they can better capture Probabilities of Default. As of now, the institution doesn’t have a proper default model and work on a case to case basis. We are developing a robust model of Credit Risk which is now needed for regulatory compliance.
- Conducted a series of training program for **SIDBI managers on “Valuation of Micro Finance Institutions”** to enable SIDBI to buy equity stake in good Micro Finance Institutions.
- Working on a Consulting Assignment with **Institute of Chartered Accountants of India (ICAI)** for developing a MBA- Finance Program for Chartered Accountants, focussing specifically on “International Financial Reporting Standards” and “Risk Management for FI’s”.
- Worked on a **Macro Research Proposal from IIBF** (Indian Institute of Banking & Finance), Mumbai on the topic “Proposing a Regulatory Framework for the Microfinance Sector in India”, Dec 2009.
- Interview on “Contemporary issues in Banking, post financial crisis in US”, published in the special issue of **THE ANALYST**, the CFA Magazine in October 2009 issue.
- Have conducted Training programs on “**Risk Management and Corporate Valuation**” for corporates like Small Industries Development Bank of India (SIDBI), Bank of Rajasthan and Birla Cement.

- Conducted Training programs on various aspects of Financial Management for organizations like **ONGC, NTPC, BHEL, Armed Forces, BPCL, PNB, Hindustan Zinc Ltd, State Bank of India, Indian Railways** and many others by taking sessions in various Executive and Management Development Program at BITS, Pilani and IIM Lucknow.

Doctoral Thesis Details

- **Topic: Analysis of private sector bank operations in India in response to technological and other developments with a view to develop a future banking model**

Description: Strengthening financial systems has been one of the central issues facing emerging markets and developing economies. This is because sound financial systems serve as an important channel for achieving economic growth through the mobilization of financial savings, putting them to productive use. Many countries, including India adopted a series of financial sector liberalization measures in the early 90s that included interest rate liberalization, entry deregulations, reduction of reserve requirements and removal of credit allocation. Since then, the reforms have touched upon almost every segment of the financial sector and has been a subject of constant debate over the direction, pace and efficacy amongst the academicians, researchers and policy makers. My study primarily aims to analyze and evaluate effect of banking reforms in terms of quality of assets, revenue generation, capital adequacy, asset liability management, cost and profitability etc. We take a closer look at the operations and performance of private banks in India and through a study of the technological and customer centric innovations in the field of banking suggest an ideal banking model, which will find it competitive in the New Millennium.

Selected Publications/ Book Chapters

- An empirical analysis of Risk in Indian banks using bank dependent factors and economic indicators (Communicated to **International Journal of Development and Conflict**)
- Transaction Costs in Micro finance - Study from Clients' Perspective (Communicated to **The European journal of Development Research**)
- Impact Ranking of Microfinance Institutions: An empirical study in India (Communicated to **International Journal of Indian Culture, Business and Management**)
- Factors Driving Securitization of Assets in Microfinance Institutions (MFIs): An Empirical Study on Indian MFIs (Communicated to **Social Business**)
- Default Prediction of MFI's in India- A comparison of Discriminant and Logistic Regression Models, (Communicated to **"The Developing Economies"**)
- "Risks in Banks and its impact on Volatility of Market Returns: An Empirical Approach", Accepted for publication in **"International Journal of Indian Culture, Business and Management"**.
- An Empirical Analysis of Risk in Indian Banks using Integrated Approach, **Udyog Pragati**, Journal of NITIE, Mumbai, Vol.40, No.1, Jan-Mar, 2016
- " Leveraging Business Analytics for Marketing Decision in Retail Banking"- **Management Dynamics**, Vol.15, Number 2, 2015
- "Social Performance of Microfinance Institutions in India: Developing an Impact Index based on Firm Variables", **South Asian Journal of Management**, Vol.22, Issue No. 4, Oct-Dec, 2015
- "Performance Analysis of Clustering Algorithms in Data Mining in WEKA", **International Journal of Advances in Technology, IJAET, Jan, 2015**, Vol.7, Issue 6, pp 1866-1873
- "Anomalies and Multi-factor model for stock pricing in Indian market", **PRAJNAN**, Journal of NIBM, Pune, Vol. XLIII, No.2, July-Sep 2014

- "Effect of mergers and acquisitions of banks on the bidder and target bank's performance in India in the recent years", **Udyog Pragati**, Journal of NITIE, Mumbai, Vol.38, No.1, Jan-Mar 2014
- **"Study of Financial and Social Analysis of Microfinance Institutions in India and developing a composite rank Index"**, Singapore **Management Review**, Jan 2011
- **"Performance Analysis of Micro Finance Institutions in India: What drives their valuation"**, **PRAJNAN**, Vol. XL, No.1, 2011-12 (**Journal of NIBM**)
- Financial Inclusion through Micro Finance Institution: Social Responsibility or a Viable Business Proposition: Empirical study on what drives the valuations of a MFI, **Udyog Pragati, Journal of NITIE, Mumbai, Vol.34, No.4, Oct-Dec, 2010**
- "The predictive power of Moody's KMV model as a leading indicator of a default and rating migration: An empirical study", **ICFAI Journal of Applied Finance, Oct, 2010.**
- "Corporate Governance and Market Valuation: An empirical study on the Indian Banking sector"- **IIM, Lucknow Working paper Series, 2009-10/23.**
- "Mergers in Indian Banking Industry: An analysis using DEA", **South Asian journal of Management, SAJM, AMDISA, Vol.16, Issue No.2, April-June, 2009**
- "The changing banking structure and challenges ahead of BASEL II implementation in India, (Review received from **Indian Journal of Economics, IJE, New Delhi**)
- "Strategic IPO under-pricing: Empirical Evidence from the Indian markets with a special focus on Banking and IT Industry offerings, **PRAJNAN, Vol. XXXVIII, No.3, Oct-Dec,2008.**
- "Mapping Customer Segments for Personal Banking Services: A Basis for differentiating Consumer Decision making", **PARADIGM**, Vol. V, No.2, Aug-Dec, 2007.
- "Mergers and Acquisitions in the Indian Banking Industry: Performance Evaluation, **ICFAI Journal of Bank Management"**, Vol VI, Number 3, Aug, 2007
- "Competitiveness of Indian Banks and Consolidation as a Growth Engine for Global Integration", a chapter in the book titled **"Dynamics of Indian Banking: Views and Vistas"** Edited by Shri Manoranjan Sharma, GM, Canara Bank. (2007).
- "Corporate Social Accounting: An Empirical Study on Social Information Disclosure in Indian Corporates", **PRAJNAN, Vol. XXXVI, No.2, July-Sep 2007.**
- "EVA in Indian Banking: Better information content, more shareholder value", **Bank Quest**, Journal of Indian Institute of Banking & Finance, Vol. 78, No.1, Jan- March, 2007.
- Foreign Direct Investment, Spillovers, Linkages and Economic development: a Case of China and India', **The ICFAI Journal of Management Research**, Vol. V, No.11, November 2006.
- "Indian banks against global banks: A empirical study on some key indicators and the road ahead ', **PROFESSIONAL BANKER**, Aug, 2006.
- "A study of Bank Performance fundamentals and its relation with their Stock Prices in India: An Empirical Study", **Finance India**, June, 2006.
- "Performance Analysis of Indian Banking System with an objective to analyze the Efficacy of Reforms", **PRAJNAN, Vol XXXIV, No.2, July-Sep, 2006.**
- Optimizing Academia Industry interface for better student employability at B Schools in India" The

ICFAI Journal of Higher Education, Vol. II, No.4, April, 2006.

- “Technical Efficiency of Banks in India: An application of Data Envelopment Analysis”, **International Journal of Applied Business and Economic Research**, Serial Publications, Oct, 2005.
- “A framework for evaluating e-Business models and Productivity Analysis for Banking Sector in India”, **Journal of Internet Banking and Commerce**, June, 2005.
- “E-learning: Possibilities and Implications for corporate in India”, **University News**, Vol.46, No.26, Aug, 05.
- “Consumer Behaviour Matrix: An Insight into the Banking Industry”, **Management Dynamics**, Journal of JIMS, Lucknow, 2005.
- “Internet Banking in India: The winners, the losers”, **Professional Banker**, ICFAI Press, Feb, 05
- “Analyzing Banks-Newer parameters”, - **Finance India**, Journal of Indian Institute of Finance, New Delhi, Nov, 04
- “Bancassurance –The new mantra”- **SYNTHESIS**, Journal of BLS Institute of Management, New Delhi, July,04
- “Bank Marketing: Issues and Challenges”- **International Journal of Communication**. Vol.14, Jan-June, 2004.
- “CRM in Banking”- **ABHIGYAN**, Journal from FORE School of Management, New Delhi, Jan- March 2004.
- “Banks–Look before you leap”- **ASIAN ECONOMIC REVIEW**, Journal of Indian Institute of Economics, Hyderabad, September 2003.
- “Globalization –Growing competition” **ATMABODH**, Journal of Delhi School of Business, Oct. 2002.
- “Can Dotcoms come out of the woods”, **Indian Management**, Journal of AIMA, Volume 40 March 2002.

Conferences / Seminars Attended

- Presented a paper titled “Financial Inclusion through Micro Finance Institution: Social Responsibility or a Viable Business Proposition: Empirical study on what drives the valuations of a MFI” at International Finance Conference, organized at IIM Calcutta on Dec 1-3, 2009.
- Presented a paper titled “The changing banking structure and challenges ahead of BASEL II implementation in India” at a two day National Seminar on Global Competitiveness and Strategic responses of Indian Corporates” at IIM Lucknow on May 29-30 , 2008.
- Presented a paper titled “Strategic IPO underpricing: Empirical Evidence from the Indian markets with a special focus on Banking and Financial Services offerings” at Midwest Finance Association (MFA) Seminar held at San Anotnio, Texas, USA on Feb 27-1st March, 2008.
- Presented a paper titled “Competitiveness of Indian Banks and Consolidation as a Growth Engine for Global Integration” at a two day National Seminar on Global Competitiveness and Strategic responses of Indian Corporates” at IIM Kozhikode on May 13th -14th , 2007.
- Key resource person and a Guest speaker at a two day National Seminar on Banking organized by Hissar Business School, Hissar on March 3rd - 4th, 2007.

- Delivered the Keynote address at a two day National seminar on “Future of Financial Services, Markets and Institutions in India” organized by SMVDU, Jammu, J&K on Jan1st -2nd, 2007.
- Delivered the Keynote address at a two day National seminar on “Current trends and Contemporary issues in Financial Services in India” on November 3rd-4th, 2006 organized by Sherwood College of Management, Lucknow.
- Presented a Paper titled “Corporate Social Accounting: An empirical study on Social information Disclosure in Indian corporates” at a National Seminar on Business Ethics organized by NMIMS and SIESCOM, Mumbai on Aug 3rd -4th, 2006
- Presented a Paper titled “Technical Efficiency of Banks: The DEA approach” at the XIII All India Input-Output Research Association (IORA) conference held at BITS, Pilani on April 22nd- 24th April, 2005.
- Presented a Paper titled “Indian Banks: Maximising shareholders value through wealth creation” at a “Conference on Research in Finance and Accounting” organized by IIM, Lucknow on 17th-18th of March, 2005
- Attended a Seminar on “IPR regime and emerging challenges” organised by Research & Consultancy Division at BITS, Pilani sponsored by UGC on 24th-25th Oct, 2004
- Paper titled “Communication technologies and its implications for Business Process Reengineering” presented in “National Seminar on Emerging Communication Issues” being organized by Languages Group, BITS, Pilani from 9th to 10th Sep 2004.
- Paper titled “Performance Analysis of Indian Banking System with an objective to analyze the Efficacy of Reforms ” presented at Emerging Financial Markets and Services in Asia Pacific Conference organized by UWS, Macquarie University and RMIT in Sydney on 27th and 28th May, 2004.
- Paper titled “Using Regional Language as a strategic advantage in e-business”: presented in 2nd International Conference on Quality, Reliability and Information technology organized by Dept. of Science & Technology, GOI on 14th October, 2003.
- Presented a “Policy Draft” on Future of Manufacturing Sector in India at a Symposium organized by EMPI Business School, New Delhi and Ministry of Industry (GOI) on 14th May 2003.

Positions Held at Work Place

- Area Chairman of the Finance & Accounting Area at IIM, Lucknow since Aug, 2009. The role requires academic planning for all the three long duration programmes (PGP/ IPMX/ WMP), both at Lucknow and Noida and providing timely academic inputs for the smooth conduct of Finance & Accounting Courses in all the three programmes.
- Chairman of the Finance and Audit Committee at IIM, Lucknow ensuring all regulatory compliance in financial reporting, interacting with the External Auditors and preparing financial statements.
- Faculty Representative in the Project Management Committee at IIM, Lucknow actively coordinating the ongoing Projects, ensuring their timely completion, at the Lucknow Campus including the new PGP Block etc
- Faculty Representative in the Purchase Committee at IIM, Lucknow. In the purchase Committee, responsible for the purchase of all the consumable as well as non-consumable items, negotiation of the service contracts etc.
- Faculty nominee in the Employee Welfare Committee at IIM, Lucknow, interacting with the Director, ensuring reasonable employee benefits for various festivals and occasions.

- Secretary and the Treasurer (earlier) of the STAFF ASSOCIATION, executive body of the teaching staff at BITS, Pilani in 2004-05.
- In-charge, Test scheduling in the Instruction Division at BITS, Pilani from Jan 2002. The job involves clash less scheduling of tests and quizzes for all the courses (basic, core and electives) at the beginning of each semester at both UG and PG levels and also allocation of rooms and extra invigilators for the same.
- Member of the Doctoral Advisory Committee (DAC) for Research Guidance & Counselling for Research Scholars pursuing doctoral research in Finance at BITS, Pilani

Others

- Cleared **UGC-NET (Eligibility Test for Lectureship)** in Business Management in 2001.
- **Second rank in MBA** merit list in year of 1996-97 in Lucknow University.
- Key Resource person of the Project RANA (Rajasthan Association of North Americans) implementing Rainwater harvesting projects in rural areas around Pilani.
- Life Member of AIMA (All India Management Association) and AME (Association of Mechanical Engineers).

I hereby declare that the above information is true and correct to the best of my knowledge.

Date:

Place:

(PRAKASH SINGH)