

## **Saptarshi Ray**

M.Com., Ph.D.



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### **BRIEF PROFILE:**

Saptarshi Ray, Ph.D. in Commerce from University of Calcutta, is working as a Faculty Member in the Post Graduate and Research Department of Commerce (Evening), St. Xavier's College (Autonomous), Kolkata. He has a total of 17 years of teaching, research, consulting and training experience in several higher education institutes, stock exchanges and banking training colleges in India. His doctoral research area includes "Non-performing Asset Management and Basel Implementation". He is also a case study developer. Apart from his published cases (in The Case Centre), he has publications in several international journals of repute.

### **CAREER OBJECTIVES:**

- To execute my knowledgebase in the field of banking and finance and impart higher education for the benefit of the academics, bankers and society at large.
- To deliver "Case Based Teaching and Learning", which is one of the most effective learning tools across the education institutions globally.

### **PROFESSIONAL EXPERIENCE**

**St. Xavier's College (Autonomous), Kolkata, India**

**August 2008 – Continuing**

#### **PRESENT DESIGNATION**

- Assistant Professor in Post Graduate and Research Department of Commerce (Evening)
  - Faculty of MBA, Pondicherry University – St. Xavier's College Twinning Programme
- Currently working as an Assistant Professor (Department of Accounting & Finance) in a leading college in India, which is an autonomous body under University of Calcutta. The scope of the work includes delivering lecture sessions for the students of the Post Graduate and Research Department of Commerce, guiding them on their internship projects, performing semester examinations related assignments, academic research, corporate training, consulting and assisting and participating in the curricular and co-curricular activities of the college, organising seminars and conferences, students' advisory related work, conducting and developing faculty development programmes and other similar activities.

#### **ADMINISTRATIVE EXPERIENCE**

Professor-In-Charge – Accounting & Finance (2016 - 2019) & (2024 – Continuing)

#### **PREVIOUS EXPERIENCE**

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

### **ACADEMIC QUALIFICATION:**

- Completed **Doctor of Philosophy** from the **Department of Commerce, University of Calcutta**, in 2023 under the guidance of Prof. Dr. Kanika Chatterjee.

Title of the thesis, “**A Study of Non-performing Asset Management as a Strategic Approach to Enhancing Competitiveness in the Indian Banking Sector**”.

- **Postgraduate in Commerce (M.Com.)** with specialization in **Accounting and Finance** from the **University of Calcutta** in 2005.
- **Graduated in Commerce [B.Com. (Hons.)]** with specialization in **Accounting** from **St. Xavier’s College (under University of Calcutta)** in 2003.

### **CONVERSANT IN TEACHING:**

- Financial Management
- Banking and other Financial Institutions
- Risk Management and Basel Implementation
- Financial Markets
- Security Analysis and Portfolio Management
- Financial Accounting
- Cost and Management Accounting
- Auditing and Assurance

### **CORE RESEARCH AREA:**

- Banking with special emphasis on risk management, Basel implementation, performance measurement, financial inclusion, IPO and FPO.

### **GOVERNMENT PROJECT UNDERTAKEN**

Completed a **UGC funded Minor Research** Project in 2013 – 2014 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:**

#### **Case Studies**

The following case studies has been published in The Case Centre [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

### *Research Paper Publication Details*

<b>Sl. No.</b>	<b>Title</b>	<b>Edited Volume/Journal</b>	<b>Category</b>	<b>Year</b>	<b>ISBN/ISSN</b>	<b>Publisher</b>
1.	High Non Performing Loan Accumulation: A Probe into China's Banking Sector Going Global Over Weak Foundation	Chinese Banking Sector: Emerging Challenges	Edited Volume	2008	978-81-314-1889-5	The ICFAI University Press
2.	China's Entry into WTO: Are the Domestic Banks Ready to Face Global Challenges?	Chinese Banking Sector: Emerging Challenges	Edited Volume	2008	978-81-314-1889-5	The ICFAI University Press
3.	Corporate Environmental Responsibility: A Case on ITC Limited	Corporate Environmental Responsibility: The Challenge of Sustainability	Edited Volume	2009	978-81-314-2230-4	The ICFAI University Press
4.	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	Peer-reviewed Journal (IPI Value 2.79 as on 2022 4.242 by COSMOS 2.813 ISRA)	2012	2277-5811	Indian Institute of Advanced Research in Trade and Commerce
5.	Reverse Mortgage Products: An Indian Banking Perspective	International Journal of Banking, Risk and Insurance	Peer-reviewed Journal (UGC Care Listed)	2013	2320-7507	Publishing India.com
6.	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	Conference Proceedings	2014	978-93-83842-19-3	Department of Management Studies, IITR
7.	Road to Sustainable SHG Bank Linkage Programme: Formulating Strategies for Managing Credit Risk with Respect to Rural Bengal	IIM Kozhikode Society & Management Review	Peer-reviewed Journal (ABDC –C Category SCOPUS Indexed)	2016	2277-9752	SAGE Publications

8.	Ancient Financial Diplomacy: A Road Ahead To Modern Corporate Strategies	International Organization of Scientific Research Journals	Peer-reviewed Journal	2017	2319-7668 (Print) 2278-487X (Online)	IOSR Journals
9.	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	Peer-reviewed Journal <b>(ICI, EBSCO Indexed)</b>	2020	0976-030X (Print) 0976-173X (Online)	IIM Shillong
10.	A Study on the Initiatives of the Banking Institutions towards Financial Inclusion Drive in the State of West Bengal	Kindler: The Journal of Army Institute of Management Kolkata	Peer-reviewed Journal <b>(ICI Indexed)</b>	2022	0973-0486	Army Institute of Management Kolkata

### **BOOK PUBLICATION**

Published a book on “Banking & Insurance”, from Pearson Education. Year of Publication: 2024.  
(ISBN: 9789357056137)

### **PAPER PRESENTATIONS**

- 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. 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”
- iii. 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”
- iv. 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”.
- v. International Seminar (2014) 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; paper presented - “Road to Sustainable SHG Bank Linkage Programme: Formulating Strategies for Managing Credit Risk with Respect to Rural Bengal”
- vi. International Conference (2016) on “A Financial Markets and Corporate Finance” organized by Department of Management Studies, IIT Madras held on 12-13<sup>th</sup> August, 2016; paper presented – “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”

- vii. Presented PhD work in the Doctoral Colloquium organized by Vinod Gupta School of Management, IIT Kharagpur on 5<sup>th</sup> and 6<sup>th</sup> February, 2020.

**SEMINARS, CONFERENCES & WORKSHOPS PARTICIPATED/ORGANISED:**

- i. 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
- ii. Participated in UGC Sponsored Orientation Programme organized by Academic Staff College, Jadavpur University from 19.11.2012 to 17.12.2012
- iii. 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
- iv. Organised Panel Discussion on “Demonetisation and its Effects on Indian Economy” on 7<sup>th</sup> March 2017 at St. Xavier’s College.
- v. 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.
- vi. Organised a Webinar on Moratorium of Bank Loan on 29<sup>th</sup> August, 2020.
- vii. Completed Two Week Faculty Development Program from 20<sup>th</sup> to 30<sup>th</sup> June, 2020 organised by Indian Accounting Association (IAA), South Bengal Branch, in association with Government of India, Ministry of HRD.
- viii. Organised International Conference on ICCEEM 2021-22 as Joint Convenor on 27<sup>th</sup> and 28<sup>th</sup> January, 2022.
- ix. Participated in “Seven-day Summer School on Research Methodology in Social Sciences and Management”, organised by Department of Humanities and Social Sciences, Indian Institute of Technology Kharagpur, from 24<sup>th</sup> June to 30<sup>th</sup> June, 2024.

**SPEAKER ON INVITED LECTURES:**

- i. Delivered lecture (2016) on “Accounting for Engineers” at Department of Chemical Engineering, Jadavpur University.
- ii. Delivered lecture as a panellist (2020) on “Budget Analysis” at Army Institute of Management, Kolkata.
- iii. Delivered two lectures (2022) on “Emerging Trends in Capital Market” on the online platform organised by National Stock Exchange Academy.
- iv. Delivered lecture (2023) on “E-Learning: Opening a New Dimension in Education (Under the light of New Education Policy)” at Ramakrishna Mission, Ramharipur, Bankura.

**CONSULTANCY SERVICES PROVIDED:**

- Organised Corporate Training Programme – “Finance for Managers”, 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.

Date: 07.08.2024

