

CURRICULUM VITAE

Mitali Sen, *Ph.D.*

Personal Profile

Mitali Sen
Assistant Professor,
Department of Management Studies,
Indian School of Mines,
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Date of Birth

May 3, 1978

Sex

Female

Marital Status

Unmarried

Permanent Address

C/o: Shri A.M.Sen Pandey,
Near Durga Mandir,
Argaghat Road,
Giridih-815301.

Areas of Specialization & Interest

Corporate Finance, Financial Services, Microfinance, Entrepreneurship Management and Environmental Accounting

Academic Qualification

PhD (Management)

Awarded in October, 2006 from Department of Management Studies, Indian School of Mines, Dhanbad, on the topic '*Determinants of Liability Structure - A Study of the Indian Commercial Banks*'.

MBA (Finance and Marketing)

Completed in May, 2003 from Department of Management Studies, Indian School of Mines, Dhanbad with an OGPA of 4.41/5.00, 1st Class with Distinction.

B.Sc. (Botany)

Completed in August 2000 from Science College, Patna University, Patna with 66% marks, 1st Division.

XII from CBSE Board, Notre dame Academy, Patna in May 1996 with 83% marks.

X from ICSCCE Board, St.Joseph's Convent, Patna in May, 1994 with 92.2% marks.

Professional Experience

1. Assistant Professor 27th October, 2008 to till date
Department of Management Studies,
Indian School of Mines, Dhanbad.

2. Lecturer 1st December, 2006 to 26th October, 2008
Department of Management Studies,
Indian School of Mines, Dhanbad.

3. Research Associate, 1st April, 2006 to 30th November, 2006
Centre for Advanced Financial Studies,
Institute for Financial Management and Research (IFMR),
Nungambakkam, Chennai.
 - Taught Corporate Financial Management course for PGDBM Batch.
 - Undertook research projects in collaboration with ICICI Bank and Harvard University.
 - Setting up an experimental design for the jewel loan product of ICICI Bank in Tamil Nadu.

4. Consultant Researcher, 21st July, 2005 to 31st March, 2006
Centre for Advanced Financial Studies,
Institute for Financial Management and Research (IFMR),
Chennai.
 - Undertook research projects assigned to IFMR from ICICI Bank and Harvard University.

Research Projects, Consultancy & MDPs

a) Research Projects

'Drivers of Entrepreneurial Success in Jharkhand-An Analysis of Socio-Cultural and Psychological Dimensions', (Principal Investigator), A Major Research Project funded by Indian Council of Social Science Research (ICSSR) in February, 2009 for a period of 2 years.

'Drivers of Rural Entrepreneurship Development in Jharkhand', (Co-Investigator), A Major Research Project funded by University Grants Commission, GOI in March, 2009 for a period of 2 years.

'Developing a Course Structure on Environmental Accounting for Management Students in India', (Co-Investigator), A Major Research Project funded by University Grants Commission, GOI in March, 2009 for a period of 2 years.

'Impact of Access to Microfinance on Women Entrepreneurship and Empowerment', (Co-Investigator), A Major Research Project funded by University Grants Commission, GOI in March 2008 for a period of 3 years.

'Evaluating the Efficacy of Microfinance in Rural Areas of Jharkhand', (Principal Investigator), A Minor Research Project funded by Indian School of Mines, Completed and Report submitted in May, 2009.

b) Consultancy

Impact assessment of CMPFO initiatives - (For Coal Mines Provident Fund Organization, Government of India)- Status: Completed in February, 2007.

c) Management Development Programs

Delivered invited lectures as a Resource person for Finishing School on 'Research Methodology' from May 26-June 13, 2010 at Indian Institute of Information Technology, Allahabad.

Delivered invited lectures on *'Overall Project Planning'* for NHPC executives from September 14-18, 2009 at NHPC Corporate Office, Faridabad.

Organized an *'Entrepreneurship Awareness Camp'* for the students of ISM, sponsored by National Science and Technology Entrepreneurship Development Board (NSTEDB), Department of Science and Technology, GOI from 16-18 October, 2008.

Organized a National Workshop on *'e-Governance Awareness'*, sponsored by Department of Information Technology, Ministry of Communications and Information Technology, GOI from September 1-2, 2007.

Delivered invited lectures on *'Finance for Non Financial Executives'* in MDP for the Scientists of Department of Atomic Energy, GOI on February 13-15, 2007 at UCIL, Narua Pahar, Jharkhand (Off-campus).

Research Guidance Leading to Ph.D. degree

Developing a conceptual framework for Environmental Accounting and Disclosure: A study of select Indian companies - by Ms. Kuhali Mukherjee (Status - on going).

A study for curriculum development on Environmental Accounting in Indian Management Education - by Shri Balram Choubey (Status - on going).

A study of factors affecting entrepreneurial success in India with special reference to Jharkhand State - by Ms. Taniya Sinha (Status - on going).

Research Publications

a) Publications in Academic Journals & in Edited Books as Chapters

- Sen, M. & Pattanayak, J.K. (2009) 'Factors influencing the Liability Structure-A Study of Indian Commercial Banks', *Indian Accounting Review*, IAARF, Vol. 13, No. 1, pp. 48-66.
- Sen, M. and Ramal, R. (2009), 'Understanding the Performance of Mutual Funds in India', *Bhavishya-Journal of Future Business School*, Vol. 3, No. 1, April 2009, pp.13-27.
- Sen, M. and Pattanayak, J.K. (2009), 'Integrating Economic Value Added with Activity-based Costing - Evidence from a manufacturing firm' in Das and Pramanik edited '*Economic Value Added*', Deep and Deep Publications, pp 194-214.
- Das, N., Sen, M. & Pattanayak, J.K. (2008) 'Assessment of Students Perception towards Developing a Course in Environmental Accounting', *International Journal of Accounting and Information Management*, Emerald group publication, Vol.16, No. 2, 2008, pp.122-139.
- Sen, M (2008), 'Assessing Social Performance of Microfinance Institutions in India', *The ICAI Journal of Applied Finance*, Vol.14, No.7, July, 2008, pp. 78-86.
- Sen, M & Pattanayak, J.K. (2007), 'Factors affecting the Liability Structure: A Study of Selected Commercial Banks', *Nice Journal of Business*, Vol.2, No.1, January-June, 2007, pp.31-39.
- Sen, M & Pattanayak, J.K. (2006), 'Influence of Fee Based Income on Debt Structure of Indian Commercial Banks-An Empirical Investigation', *Finance India*, Vol XX No 4, December, 2006, pp. 1449-1458.
- Sen, M & Pattanayak, J.K. (2005), 'An Empirical Study of the Factors influencing the Capital Structure of Indian Commercial Banks', *The ICAI Journal of Applied Finance*, Vol.11, No.3, March, 2005, pp. 53-67.
- Sen, M. (2004), 'A Decompositional Analysis of the Liability Structure of Indian Commercial Banks', *IIMB Management Review*, Vol 16, No.4, December 2004, pp.25-33.
- Sen, M., Singh, S. and Pathak, P. (2004), 'ROI Marketing', *Indian Journal of Accounting*, Vol. XXXV (1), December 2004, pp.41-47.
- Sen, M & Pattanayak, J.K. (2004), 'Implementing Balanced Scorecard in a Commercial Bank', *Productivity*, Vol. 45, No.2, July - September, 2004, pp. 267-274.
- Sen, M. & Pattanayak, J.K. (2003) 'Towards Integration of ABC & EVA - A Case Study' *The ICAI Journal of Applied Finance*, Vol. 9, No. 7 October (2003), pp. 5-18.
- Sen, M & Pattanayak, J.K. (2003) 'Implementation of EVA for Measuring Shareholders' Wealth Creation - A Case Study of TISCO', *Pratibimba - The Journal of IMIS*, Vol.3, Issue-1, Jan - June 2003, pp. 11-22.

b) Publications in Seminar Proceedings

- Mukherjee, K., Sen, M., & Pattanayak, J.K. (2010) 'Environmental disclosure practices in India: A study of select core sector companies' in Mukherjee et al. edited *Core sector Management for Global Competitiveness*, Excel Books, New Delhi, pp 167-182.
- Sen, S., Pattanayak, J.K. & Sen, M. (2010) 'Integration of Throughput Accounting & Activity Based Costing for core sector management in the global era' in Mukherjee et al. edited *Core sector Management for Global Competitiveness*, Excel Books, New Delhi, pp 88-97.
- Sinha, T., Choubey, B. & Sen M. (2010) 'Money Laundering and Terrorist Financing: Evidence from the Real Estate Sector' in Mukherjee et al. edited *Core sector Management for Global Competitiveness*, Excel Books, New Delhi, pp 78-87.
- Jha, M.K., Sen, M. & Pattanayak, J.K. (2008) 'Micro Finance through Community Polytechnics: A Conceptual Framework' in Lazar et al. edited *Micro Finance and Poverty Eradication – Indian and Global Experiences*, New Century Publications, New Delhi, pp 399-410.
- Das, N., Sen, M. & Pattanayak, J.K. (2008) 'Assessment of students perception towards developing a course in Environment Accounting' in Pathak et al. edited *Management Education- The Environmental Dimensions*, Excel Books, New Delhi, pp 21-34.
- Gupta P, Sen, M & Pattanayak, J.K. (2008) 'Applying Environmental Accounting to Capital Budgeting', in Pathak et al. edited *Management Education- The Environmental Dimensions*, Excel books, New Delhi, pp. 154-165.
- Srivastava, Y, Sen, M & Pattanayak, J.K. (2008) 'An essential component of Triple Bottom Line framework : Environmental sustainability', in Pathak et al. edited *Management Education- The Environmental Dimensions*, Excel books, New Delhi, pp. 134-144.
- Sen, M. & Pattanayak, J.K.(2006) 'Debt Structure and Fee Based Services of Indian Commercial Banks' in Mukherjee et al. edited *Proceedings of National Seminar on Management Challenges – The Road Ahead*, Allied Publishers, New Delhi, pp. 189-201.
- Sen, M & Pattanayak, J.K. (2005), 'Determinants of capital structure – A comparative study of public and private sector Indian Banks', in Hilda Amalraj and Vunyale Narender edited *Proceedings of the International Conference, 2004 on Business & Finance*, Vol-III, pp. 18-27.

c) Accepted for Publication

- Sen, M., Mukherji, K., and Pattanayak, J.K. 'Corporate Environmental Disclosure Practices in India' in the forthcoming issue of *Journal of Applied Accounting Research*, Emerald group publication in 2011.
- Mukherji, K., Sen, M., and Pattanayak, J.K. (2010) 'Firm characteristics and Corporate Environmental Disclosure Practices in India' in the forthcoming issue of *The IUP Journal of Accounting Research and Auditing Practice*, October Volume: IX, Issue No: 4.

d) Book

Sen, M. (2010), '*Liability Structure of Indian Commercial Banks*', Northern Book Centre, New Delhi, in Press.

Conference and Seminar Presentations (International)

'Factors influencing the Performance of Micro Enterprises in India' in the *International Conference on Business and Finance (ICBF)* organized by IBS Hyderabad and sponsored by Indian Institute of Capital Markets, Mumbai during March 12-13,2010; co-authored by Taniya Sinha.

'Firm characteristics and Corporate Environmental Disclosure Practices in India' in the *International Conference on Business and Finance (ICBF)* organized by IBS Hyderabad and sponsored by Indian Institute of Capital Markets, Mumbai during March 12-13,2010; co-authored by Kuhali Mukherjee and J.K.Pattanayak.

'Perception of students in designing a course curriculum on Environmental accounting – A case Study' in the *International Conference on Business and Finance (ICBF)* organized by IBS Hyderabad and sponsored by Indian Institute of Capital Markets, Mumbai during March 12-13,2010; co-authored by Balram Choubey and J.K.Pattanayak.

'Determinants of Corporate Environmental Reporting – A Study of Select Indian Companies' in the *Seventh AIMS International Conference on Management (AIMS-7)*, organized by Indian Institute Management, Bangalore during December 20-23,2009; co-authored by Kuhali Mukherjee and J.K.Pattanayak.

'Influence of Firm Specific Factors on Environmental Reporting Practices –A Study of Select Indian companies' in the *Third International Conference on Decisions in management and social sciences for sustainable development*, organized by Indian Institute of Social welfare and Business Management, Kolkata during December 14-15,2009; co-authored by Kuhali Mukherjee and J.K.Pattanayak.

'A framework for identifying key drivers of entrepreneurial success in India' in the *Global Management Conference* held in Rio-De-Janerio, Brazil during April 22-26, 2009; co-authored by Shankar Purbey and Niladri Das.

'Impact of globalization on sustainable development in Indian Economy' in the *Global Management Conference* held in Rio-De-Janerio, Brazil during April 22-26, 2009; co-authored by Niladri Das.

'Corporate Governance System for Higher Education Institutions in India- A Case Study' in the *9th International Accounting Conference*, organized by IAA Research Foundation at Kolkata, during January 3-4, 2009; co-authored by J.K.Pattanayak.

'Analysis of Students' perception towards developing a course in Environmental Accounting –A Case Study' in the *9th International Accounting Conference*, organized by IAA Research Foundation at Kolkata, during January 3-4, 2009; co-authored by Niladri Das and J.K.Pattanayak.

'Access to Microfinance through Community Polytechnic: A Conceptual Framework' in the *International Conference on Micro Finance*, organized by the Department of Commerce, Pondicherry University, during January 23-25,2008; co-authored by Manish Jha and J.K.Pattanayak.

'Assessing Social Performance of Microfinance Institutions in India' in the *International Conference on Business and Finance-2008* held at ICFAI Business School, Hyderabad, during January11-12, 2008.

'Implementing Balanced Scorecard in a Commercial Bank – A Conceptual Framework' in the *Seventh International Accounting Conference on Changing Paradigm of Finance and Accounting*, organized by Indian Accounting Association and Research Foundation, Kolkata, during January 8-9, 2005; co-authored by J.K.Pattanayak.

'Determinants of Capital Structure – A Comparative study of Public and Private Sector Indian Banks' in the *International Conference on Business and Finance – 2004*, organized by the ICFAI University and Philadelphia University, USA held at ICFAI Business School, Hyderabad, during December 27-28,2004; co-authored by J.K.Pattanayak.

Conference and Seminar Presentations (National)

'Environmental Disclosure Practices In India: A Study of select Core Sector Companies' in the *National Seminar on Core Sector Management for Global Competitiveness*, organized by Department of Management Studies, Indian School of Mines, Dhanbad, during February 20-21, 2009; co-authored by Kuhali Mukherjee & J.K.Pattanayak.

'Integration of Throughput Accounting and Activity Based Costing for core sector management in the global era' in the *National Seminar on Core Sector Management for Global Competitiveness*, organized by Department of Management Studies, Indian School of Mines, Dhanbad, during February 20-21, 2009; co-authored by Snigdha Sen & J.K.Pattanayak.

'Money Laundering and Terrorist Financing: Evidence from the Real Estate Sector' in the *National Seminar on Core Sector Management for Global Competitiveness*, organized by Department of Management Studies, Indian School of Mines, Dhanbad, during February 20-21, 2009; co-authored by Taniya Sinha and Balram Choubey.

'Financial Inclusion and the Indian Banking Sector: A Move towards Common Man' in the *IES Finance Conference – 2007*, organized by IES MCRC, Mumbai during December 19, 2007; co-authored by Deepankar Sarkar.

'An essential component of Triple Bottom Line framework : Environmental sustainability', in the *National Seminar on Energy & Environment – New age management education dimensions*, organized by Department of Management Studies, Indian School of Mines University, Dhanbad, during November 2 -3, 2007; co-authored by Yashi Srivastava and J.K.Pattanayak.

'Applying Environmental Accounting to Capital Budgeting', in the *National Seminar on Energy & Environment – New age management education dimensions*, organized by Department of Management Studies, Indian School of Mines University, Dhanbad, during November 2 -3, 2007; co-authored by Prachi Gupta and J.K.Pattanayak.

'Assessment of students perception towards developing a course in Environmental Accounting' in the *National Seminar on Energy & Environment – New age management education dimensions*, organized by Department of Management Studies, Indian School of Mines University, Dhanbad, during November 2 -3, 2007; co-authored by J.K.Pattanayak & Niladri Das.

'Determinants of Capital Structure of Publicly listed Indian Commercial Banks' in the *Conference on Research in Finance & Accounting* organized by IIM Lucknow, during March 17- 18, 2005, co-authored by J.K.Pattanayak.

'Debt Structure and Fee Based Services of Indian Commercial Banks' in the *National Seminar on Management Challenges – The Road Ahead*, organized by the Department of Management Studies, Indian School of Mines, during February 4-5, 2005; co- authored by J.K.Pattanayak.

Seminars and Faculty Development Programmes Attended

Attended an AICTE sponsored Workshop on 'Data Analysis for Management Research', from May 19-24, 2008 at IIM Kozhikode.

Attended a FDP on 'Entrepreneurship Management', sponsored by Department of Science and Technology from February 12-16, 2008 at IIT Kharagpur.

Attended the Seminar on 'Calibrating Marketing Competence for Business Excellence', organized by Dhanbad Chapter of ICSI held on December 9, 2007 at ISM, Dhanbad.

Attended Microfinance India Conference on the theme 'Formal Financial Institutions and Microfinance-The Challenges of Depth and Breadth', organized by Access Development Services, New Delhi, during October 9-10, 2007 held at Hotel Ashok, New Delhi.

Attended a five day 'Course on Evaluating Social Programs', organized by Abdul Latif Jameel Poverty Action Lab (J-Pal) at the Massachusetts Institute of Technology (MIT),Cambridge and the Centre for Micro Finance, Chennai, July 24-28,2006.

Courses taught

- Corporate Finance - MBA-II and M.Tech (IE&M) -II
- Merchant Banking and Financial Services - MBA IV
- Security Analysis & Portfolio Management - MBA-III
- Research Methodology - MBA I
- Marketing Research - MBA II
- Entrepreneurship Management - MBA III

Academic & Administrative Responsibilities

Member, Editorial Team, Inside ISM, A Quarterly Newsletter of Indian School of Mines- Since December, 2007.

Warden, Ruby Girls Hostel, Indian School of Mines – Since July, 2008.

Membership in Professional Bodies

Member of '*AIMS International, The Association of Indian Management Scholars*', Houston - Since December, 2009.

Life Member of the '*Indian Accounting Association & Research Foundation*' - Since June, 2008.

Awards and Recognition

Doctoral Thesis titled '*Determinants of Liability Structure - A Study of the Indian Commercial Banks*' has been awarded publication subsidy by Indian Council of Social Science Research (ICSSR), GOI for publication as a book.

First Prize in IIMB Management Review Student Essay Competition 2004, held by IIM Bangalore on the Topic '*A Decompositional Analysis of the liability structure of Indian Commercial Banks*'.

Paper titled '*Economic Value Added for Steel Company*' chosen for presentation in the Financial Management Module of the Summer Project Contest, '*Prerana 2002*', held at NITIE, Mumbai during October 2002.