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Current Position

Assistant Professor

Department of Economics, School of Business and Economics
North South University, Dhaka, Bangladesh
Date of joining: January 1, 2015

Education

Ph.D. in Economics

University of Toronto, Ontario, Canada, 2014
Thesis: Essays on Macroeconomics and Finance
Thesis Committee: Xiaodong Zhu (Supervisor), Gustavo Bobonis, Varouj A. Aivazian

MA in Economics

York University, Ontario, Canada, 2006
CGPA: 9/9

BBA, Major: Finance, Minor: Economics

North South University, Dhaka, Bangladesh, 2004
CGPA: 3.99/4; Valedictorian of the class of 2004

Publications in Peer-reviewed Journals

International

"Sector-Specific Capital, Labor Market Distortions and Cross-Country Income Differences: A Two-Sector General Equilibrium Approach." *The B.E. Journal of Macroeconomics*: Vol. 12: Iss. 1 (Topics, 2012): Article 3.

Local

"How Do Bangladeshi Investors Take Decisions? An Ethnographic Decision Tree Model of Stock Selection." With Ashiqul Haq Chowdhury. *North South Business Review*. (School of Business and Economics, North South University): Vol 10: Iss. 2 (June 2020): 107-132

"A Comprehensive Exploration of the Digital Startup Ecosystem of Bangladesh." With Zaki Md. Adnan. *North South Business Review*. (School of Business and Economics, North South University): Vol 9: Iss. 2 (June 2019): 66-102

"Impact of Exchange Rate Regime Change on the Value of Bangladesh Currency." *Social Science Review* (Faculty of Social Science, University of Dhaka, ISSN: 1562-269x): Vol. 26: Iss. 1 (June 2009): 185-214.

Working Papers

"Excess Reserve Accumulation and Credit Crunch in U.S. Commercial Banks during the Global Financial Crisis."

"Overinvesting Via Delayed Exit: An Empirical Investigation of the Cost of Excessive Continuation" With Varouj A. Aivazian and Mohammad M. Rahaman

"Mobile Financial Services in Bangladesh: An Investigation of Affordances." With Ummaha Hazra

"Measuring Group Selection Effects on Attitudes toward Uncertainty: Experimental Evidence from Bangladesh." With Ahsanuzzaman and Kanti Ananta Nuzhat

"Understanding the Stock Market Investment Decisions of Bangladeshi Investors: A Thematic Content Analysis Approach." With Ashiqul Haq Chowdhury and Ummaha Hazra

Policy Research • Member of the Economic Research Group (ERG) research team in the project “**Baseline Surveys to Track and Document Government Service Delivery Mechanism for Bangladesh Investment Climate Fund (BICF) Program Phase II**” during the period December 2017 – December 2018. The objective of the project was to assist the World Bank Group (WBG) Monitoring and Evaluation (M&E) Cell to conduct a number of baseline surveys to track the Government to Business (G2B) service delivery mechanisms for a selected set of government services for businesses, and to document perception and recommendation on G2B services and opportunities for further improvements.

Main responsibilities: Undertook review of literature, designed process mapping, developed survey questionnaires, analyzed data and reported the findings of G2B service delivery of BSTI (Certification Mark License) and EPB (GSP Certificate of Origin).

• Member of the ERG research team in the project “**Innovative mSE Financing Products and Delivery Channels in Bangladesh: Opportunities and Challenges**” during the period November 2017 – August 2018. The objective of the project (which was funded by the UK Aid and implemented by Bangladesh Bank and Monetary Regulatory Authority, Bangladesh) was to understand the regulatory barriers in launching, operationalising, pilot-testing and up-scaling innovative financing products and delivery channels, as well as to understand the regulators’ views on the justifications of keeping regulations so that an enabling regulatory environment is created to ease the financing constraints faced by mSEs and recommend areas of further improvement.

Main responsibilities: Conducted detailed survey of the literature to identify relevant international experience, participated in conducting interviews and FGDs of the relevant stakeholders and took part in writing the report and presenting the findings.

Newspaper Article

Op-ed: “What students think about online class and assessment in private universities.” With Ummaha Hazra. *The Daily Star*. (May 7, 2020).

Professional Affiliations and Activities

- Executive Committee Member representing Bangladesh for the period 2019-20, Association for Economic and Development Studies on Bangladesh (AEDSB)
- Senior Research Fellow at the Economic Research Group (ERG), Bangladesh
- Conducted “Independent Review on Impact Assessment and Coping up Strategies of Graduation from LDC Status for Bangladesh, Zero Draft, April 2019.” With Sajjad Zohir and Wahiduddin Mahmud. (June 27, 2019). Submitted to: General Economics Division (GED), Bangladesh Planning Commission.
- Reviewer of the final shortlisted applications for the 2019 Bangladeshi SDG Pioneers, the winners of which will represent Bangladesh in the Global SDG Pioneer program launched by the United Nations Global Compact
- Reviewer of the BER Annual Economists’ Conference 2019 on “Inclusive Growth for Sustainable Development” held during July 6-7, 2019 organized by the Bureau of Economic Research (BER) and the Department of Economics, University of Dhaka
- Refereed articles for *The International Journal of Financial Economics* (Canada), *Business & Economic Review* (Pakistan)” and *The Bangladesh Development Studies*
- Member of the Scientific Committee for the 4th International Conference on Economics and Development 2020 (ICED 2020) to be held during December 3-4, 2020 in Colombo Sri Lanka
- Member of the Scientific Committee for the 6th International Conference on Poverty and Sustainable Development 2019 held during December 5-6, 2019 in Colombo, Sri Lanka under the theme “SDG 1: A World free from Want: Poverty and Social Exclusion in the 21st Century”
- Member of the Scientific Committee for the 3rd International Conference on Economics and Development 2019 (ICED 2019) held during June 13-14, 2019 in Bangkok, Thailand
- Member of the Scientific Committee for the 5th International Conference on Poverty and Sustainable Development (ICPSD 2018) held during December 6-7, 2018 in Colombo, Sri Lanka
- Member of the Scientific Committee at the 2nd International Conference on Economics and Development 2018 (ICED 2018) held during June 20-21 June, 2018 in Colombo, Sri Lanka under the theme “The Green Economy and Sustainable Development: Towards a New Research and Policy Agenda.”

- Member of the Scientific Committee for the 4th International Conference on Poverty and Sustainable Development (ICPSD 2017) held during December 5-6, 2017 in Colombo, Sri Lanka under the theme "Strategies for meeting SDGs: Ending Poverty in all its Forms Everywhere"

**Conferences/
Seminars
(Presented/
Paper Accepted/
Attended)**

88th Annual Meetings of the Southern Economic Association (SEA)

"Measuring Group Selection Effects on Attitudes toward Uncertainty: Experimental Evidence from Bangladesh" With Ahsanuzzaman and Kanti Ananta Nuzhat. November 18–20, 2018: Washington, D. C., USA.

4th Summer Conference on Economic Research

"Measuring Group Selection Effects on Attitudes toward Uncertainty: Experimental Evidence from Bangladesh" With Ahsanuzzaman and Kanti Ananta Nuzhat . July 7, 2018. Organized by Economic Research Group (ERG) Dhaka, Bangladesh.

4th Summer Conference on Economic Research

"Understanding the Stock Market Investment Decisions of Bangladeshi Investors: A Thematic Content Analysis Approach." With Ashiqul Haq Chowdhury. July 7, 2018. Organized by Economic Research Group (ERG) Dhaka, Bangladesh.

30th Australasian Finance and Banking Conference (AFBC)

"Overinvesting via Delayed Exit: An Empirical Investigation of the Cost of Excessive Continuation." With Varouj A. Aivazian and Mohammad M. Rahaman. December 13-15, 2017: Sydney, Australia

North South University (NSU) Economics Conference 2017

"Do Firms Continue Excessively? An Empirical Analysis." With Varouj A. Aivazian and Mohammad M. Rahaman. March 12, 2017: North South University, Dhaka, Bangladesh

Finance and Economics Conference (FINECON) 2015

"Uncertainties in Deposit Financing, Risky Trading Securities and Differences in Loan and Reserve Behavior of U.S. Commercial Banks." December 21, 2015: International Management Institute (IMI), Kolkata, India; Organized by IMI Kolkata in collaboration with Sichuan Academy of Social Sciences China, North South University Bangladesh and Asia Pacific Economic Association

Economics Seminar Series 2015

"Uncertainties in Deposit Financing, Risky Trading Securities and Differences in Loan and Reserve Behavior of U.S. Commercial Banks." October 13, 2015: North South University, Dhaka, Bangladesh

Multinational Finance Society 22nd Annual Conference

"Do Firms Continue Excessively? An Empirical Analysis." With Varouj A. Aivazian and Mohammad M. Rahaman. June 29, 2015: Halkidiki, Greece

1st Summer Conference on Economics Research

"Do Firms Continue Excessively? An Empirical Analysis." With Varouj A. Aivazian and Mohammad M. Rahaman. July 23, 2015: Organized by Economic Research Group (ERG) Dhaka, Bangladesh. Details of the conference are available at:
http://www.ergonline.org/seminar/ERG_summer_2015conf.html

Canadian Economic Association (CEA) Conference

"Do Firms Continue Excessively? An Empirical Analysis." With Varouj A. Aivazian and Mohammad M. Rahaman. May 29, 2015: Ryerson University, Canada

4th Winter Conference on Economics Research

"Uncertainties in Deposit Financing, Risky Trading Securities and Differences in Loan and Reserve Behavior of U.S. Commercial Banks." December 28, 2014: Organized by Economic Research Group (ERG) in partnership with Association for Economic and Development Studies on Bangladesh (AEDSB), Dhaka, Bangladesh. Details of the conference are available at: http://www.ergonline.org/seminar/ERG_AEDSB_seminar.html

Financial Economics Workshop

"Loans, Reserves and the Interbank Market: A Comparative Analysis of Large and Small Commercial Banks in the U.S." February 25, 2013: Department of Economics, University of Toronto, Canada

Canadian Economic Association (CEA) Conference

"Sector-Specific Capital, Labor Market Distortions and Cross-Country Income Differences: A Two-Sector General Equilibrium Approach." June 5, 2011: University of Ottawa, Canada

Macroeconomics Seminar

"Agriculture, Labor Market Distortions, Human Capital and Cross-Country Income Differences." November 19, 2009: Department of Economics, University of Toronto, Canada

World Finance and Banking Symposium (Paper Accepted)

"Do Firms Continue Excessively? An Empirical Analysis." With Varouj A. Aivazian and Mohammad M. Rahaman. 2015: Hanoi, Vietnam

Canadian Economic Association (CEA) Conference (Paper Accepted)

"Uncertainties in Deposit Financing, Risky Trading Securities and Differences in Loan and Reserve Behavior of U.S. Commercial Banks." 2014: Simon Frasier University, Canada

World Finance Conference (Paper Accepted)

"Uncertainties in Deposit Financing, Risky Trading Securities and Differences in Loan and Reserve Behavior of U.S. Commercial Banks." 2014: Venice, Italy

International Workshop on Macroeconomic stability, Private Sector Development and Economic Growth (Attended)

December 14-15, 2015: Organized by Bangladesh Bank and United Nations Department of Economic and Social Affairs, Bangabandhu International Conference Center, Dhaka, Bangladesh

Growth and Development Seminar (Attended)

April 27 – 28, 2012: Department of Economics, University of Toronto, Canada

Research on Money and Markets (RMM) 2011 (Attended)

September 30 – October 1, 2011: Department of Economics, University of Toronto, Canada

Courses I have Taught

Graduate: Macroeconomic Theory, Macroeconomic Analysis, Economic Conditions Analysis, Investment Theory

Undergraduate: Introduction to Business, Introduction to Macroeconomics, Intermediate Microeconomics, Investment Theory

Grants, Awards and Scholarships

- Research Grant worth BDT 4,00,000 from North South University for conducting research on "Attitudes Towards Uncertainty with Communication, Technology Adoption and Insurance Take up: Evidence from a Framed Field Experiment in Bangladesh." With Ahsanuzzaman and Kanti Ananta Nuzhat
- Department of Economics Award: H. Stanley Hunnisett Fund 2013-14, University of Toronto
- Department of Economics 2013 Award for Excellence in Teaching by Teaching Assistants, University of Toronto
- Doctoral Completion Award (DCA), 2012-13 and 2011-12, School of Graduate Studies, University of Toronto,

- Ontario Graduate Scholarship (OGS), 2011-12
- University of Toronto Fellowship, 2007-2011
- Connaught Tuition Award, 2007, University of Toronto,
- International Tuition Fee scholarship - York University
- Chancellor's Gold Medal from the honorable President of the People's Republic of Bangladesh for being the Valedictorian of the class of 2004 of North South University.
- Scholarship worth 50% of tuition received from North South University from Summer 2000 to Summer 2003
- Award of Appreciation from North South University Debating Club (Bangladesh), Acclamatory award & Life Membership award from Notre Dame Debating Club (Bangladesh), Life Membership award from Notre Dame Chess Club (Bangladesh)

Past Work Experience

Course Instructor

Microeconomic Theory (2nd year undergraduate level course)
Department of Economics, University of Toronto
September 2011 – April 2012

Lecturer

School of Business, North South University
Dhaka, Bangladesh
September 2006 – August 2007

Research Assistant to Varouj A. Aivazian, Professor; Chair, University of Toronto at Mississauga, May – August, 2011

Research Assistant to Xiaodong Zhu, Professor, Department of Economics, University of Toronto, May – August, 2010

Teaching Assistant

Department of Economics, University of Toronto, September 2007 – August 2011, May 2012 – April 2014

Teaching Assistant

Rotman School of Management, University of Toronto, May – June 2014, July 2013 – March 2014, November 2012 – March 2013, January – February 2012, September – December 2011, July – August 2011, February – April 2011, July – August 2010, February – April 2010, November – December 2009, July – August 2009

Teaching Assistant

School of Analytic Studies & Information Technology (SASIT)
Atkinson College, York University
May – June 2006

Teaching Assistant

Department of Economics, Faculty of Graduate Studies, York University
September 2005 – April 2006

International Marketing Coordinator

International Marketing Communication Division
Bangkok Pattaya Hospital, Pattaya City, Thailand
August 2004 – July 2005

Teaching Assistant

School of Business, North South University, September 2002 to August 2004

Teacher

North Star International School, Gulshan, Dhaka, Bangladesh, May - July 2001

Special Achievement

Successfully participated as a short-term scholar in the 'American Studies Institute for South Asian Undergraduate Student Leaders' (June 20 – July 28, 2004) organized by Washington College, Chestertown, Maryland, USA and sponsored by the U.S. State Department.

References

Available upon request