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EDUCATION

1985-1987 Doctor of Philosophy, University of North Texas [*Major: Finance* [*Minor: Accounting*]

1981-1983 Master's in Management Studies [First Class], University of Bombay [*Major: Finance*]

1978-1981 Bachelor of Commerce [First Class], University of Bombay
[*Major: Financial Accounting & Auditing, Minor: Computer Information Systems*]

EMPLOYMENT

August 1991-Present Professor of Finance, California State University-Dominguez Hills

August 2000-July 2002 Chair, Department of Finance/QMS, California State University-Dominguez Hills

1989-1991 Assistant Professor of Finance, Illinois State University

1987-1989 Assistant Professor of Finance, The University of Tennessee at Martin

1985-1987 Lecturer, Teaching Fellow, Research Assistant, University of North Texas

1983-1984 Accountant, Shaw Wallace & Co. Ltd.,
In charge of Accounting & Finance Department of a Branch.

PUBLICATIONS

A CONCEPTUAL FRAMEWORK FOR REPLACING AUDIT COMMITTEES WITH AI-INFUSED BOT, Co-authored with Meghna Singhvi, The EDP Audit, Control, and Security Newsletter (Forthcoming)

TIME SERIES ANALYSIS OF CRYPTOCURRENCY RETURNS AND VOLATILITIES, Co-authored with Dr Rama Malladi, Journal of Economics & Finance, (Forthcoming)
DOI: 10.1007/s12197-020-09526-4

PREDICTING BITCOIN RETURN AND VOLATILITY USING GOLD AND THE STOCK MARKET
Coauthored with Malladi, Rama and Martinez, Jose. The Quarterly Review of Business Disciplines 5.4 (2019): 357-373, International Academy of Business Disciplines (IABD) Publication.

KIDZ BEATING THE MARKET? A CASE FOR CHILDREN-FOCUSED THEMATIC INDEX (KIDZ),
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ON EVALUATING SOCIALLY RESPONSIBLE INVESTMENT PROJECTS- CREATION OF AN INDEX OF "GOODNESS, Special issue of the Journal of Business Inquiry (2016)

CAN MARKET VOLATALITIES RIPPLE ACROSS NATIONS? AN INVESTIGATION USING EXCHANGE TRADED FUNDS, Co-authored with Dr Burhan Yavas and Dr Fahimeh Rezayat, Investment Management Financial Innovations International Research Journal, Volume 9 (2) (2012), pp. 8-14.

THE ASSOCIATION BETWEEN UNEMPLOYMENT, MORTGAGE RATE AND HOUSE PRICES: GRANGER CAUSALITY TEST OF LOCAL, STATE AND NATIONAL DATA, *Global Science & Technology Forum*, Volume 1 (3), 2012.

WHO'S TO BLAME FOR THE STOCK MARKET MELTDOWN OF 2007? AN APPLICATION OF GRANGER CAUSALITY, *International Research Journal of Applied Finance*, Forthcoming, Volume 3 (5) (May 2012), pp. 560-571.

WHERE TO MAKE? A CASE STUDY OF MODERN LOCATIONAL PROBLEMS" in *Cases in Management (Indian and International Perspectives)*, edited by Jham, Vimi and Gupta, Bindu, New Delhi, Bizatantra (2009), Case 9.

A CONCEPTUAL FRAMEWORK FOR DESCRIBING ONLINE ENTREPRENEURSHIP, *Journal of Small Business and Entrepreneurship*, Volume 22 (3), (2009), pp 275-281.

MODELING VOLATILITY IN CALIFORNIA REAL ESTATE PRICES: AN APPLICATION OF GARCH, *ICFAI Journal of Applied Economics*, 8 (1), (2009), pp. 26-38.

INVESTMENT DECISION MAKING IN AN ENTREPRENEURIAL FIRM: AN APPLICATION, *Journal of American Academy of Business*. 12 (2) (March 2008), pp 22-25.

HOUSING PRICES FORECASTS: AN EVALUATION OF FORECASTING MODELS, Published in *the Thirty Seventh Annual Meeting of the Western Decision Sciences Institute*, 2007.

"Capital Budgeting in the Small Firm: A Case Study," Published in the Proceedings of the Annual Conference of Academy of Entrepreneurial Finance, April 19-21, 2006, Pasadena.

"Market Reactions to Terrorist Incidents: An Analysis" Published in the Proceedings of the American Association of Financial Studies, 2005.

Terrorism & Financial Markets: An Analysis," Published in *Review of Business Research*, v 2, # 2 (2004), pgs 37-42.

Debt Characterization in a 'Short Payoff' Transaction," (Co-authored), *Investment Management and Financial Innovations*," (Summer 2004).

"Chinese Currency: To Appreciate or Not to Appreciate, That's the Question" Winner of the Distinguished Research Award at the Allied Academies 2004 Summer Conference. *Journal of Economics and Economic Education Research*.

"Speculative Bubbles: An Analysis of Single Family Housing in the Los Angeles County Region". This paper was discussed and quoted in *Business Week* (http://www.businessweek.com/bwdaily/dnflash/aug2004/nf20040818_2556_db035.htm)

"Impact of Internet Offerings On Cost Of Capital: An Analysis", co-authored with Bala Maniam, *Journal of Financial Management & Analysis*, v 16, No. 2, 2004.

"Raising Capital Online: An Analysis", *Journal of Financial Management and Analysis*, 2003.

"Investment Barriers in Latin America: Brazil, Argentina and Ecuador," (Co-authored), *International Business Association Conference*, Los Cabos, May 23-27, 2001.

"Significance of Electronic Trading" (Co-authored), *Western Decision Sciences Institute Proceedings*, April 2000.

- "E-finance & Cost of Capital: An Analysis" (Co-authored), *Western Decision Sciences Institute Proceedings*, April 2000.
- "Stock Market Overvaluations: Are Current Stock Prices Justified by the Fundamentals?", (Co-authored), *International Business Practices: Contemporary Readings*, 2000, pp. 193-201.
- "Trade Agreements: Similarities and Differences Between NAFTA, AFTA, and CER" (Co-authored), *Western Decision Sciences Institute Proceedings*, April 1999, pp. 295-297.
- "Impact of Internet on Firm's Cost of Capital: An Analysis", (Co-authored) *5th Annual Association Information et Management Proceedings*, November 2000.
- "Enhancing Traditional University Business Teaching Through Internet Course Integration" (Co-authored) *Proceedings of the 1st International Congress of the OOICTL Academy on Teaching, Learning, Course Management in Business and Related Areas*, Volume II, 2000.
- "Creating An Undergraduate E-Commerce Concentration: A Case Study" (Co-authored) *Proceedings of the Information Systems Education Conference 2000*.
- Accessing International Business Resources on the Internet, *European Journal of Finance*, 2 (1996), pp. 161-179.
- "Forecastability of Exchange Rates: A Comparison of Exponential Smoothing Models," *Contemporary Business Readings*. Edited by Sammy Amin & Sam Fullerton, (1996), pp. 278-285..
- "An Investigation in the Behavior of Exchange Rates of Emerging Countries" *International Journal of Public Administration*, 1996.
- "Effects of Seasoned Equity Issues in Emerging Markets: An Investigation in the Thai Stock Market" *Journal of Emerging Markets*, Volume 1, No. 3, Fall/Winter 1996, pp. 21-34.
- "Financial Analysis of the U.S. Mineral and Mining Industry," *Resources Policy*, June 1993, pp. 106-123.
- "Further Evidence on Causality and Feedback Across International Stock Markets" *Journal of Economics & Finance*, Vol 17, No. 3, Fall 1993, pp. 161-167.
- "The Relationship Between Financial Characteristics and Bond Rating Changes in Merger Activities," (Coauthored) *Journal of Financial and Strategic Decisions*, Volume 6, Number 3, 1993, pp. 23-34.
- "Prospects of the Mineral/Mining Industry Under the New Administration," *Mineral Economics and Management Society Newsletter*, June 1993.
- "The Impact of Stock Market Crash of 1987 on Market Model Parameters Using Recursive Stability Analysis," *Midwestern Journal of Business and Economics*, Volume 8, No. 2, Fall 1993, pp. 47-51.
- "Repercussions of the U.S. Stock Market Crash (October 1987) on Other International Stock Markets" *Journal of Financial Management & Analysis*, Volume 6, No. 1, January-June 1993, pp. 33-39.
- "A Comparison of the Forecast Efficiency of Autoregressive Exchange Rate Models" *Journal of Foreign Exchange and International Finance*, Volume VI, No. 4, January-March 1993, pp. 401-410.
- "A Comparison of Money Demand in Four Industrialized Countries Using Seemingly Unrelated Regressions," (Coauthored) *Journal of Financial Management and Analysis*, Volume 5, Number 1, January-June 1992, pp. 15-24.

"A Comparison of the Market Model and Random Coefficient Model Using Mergers as an Event," (Coauthored), *Journal of Economics and Business*, Volume 43, Number 1, February 1991, pp. 87-93.

"An Empirical Test of the Currency Substitution Hypothesis," *Midwestern Journal of Business and Economics*, Volume 5, Number 3, Winter 1991, pp. 43-58.

"Putting the Put-Call Ratio in Your Favor," *Futures: The Magazine of Commodities and Options*, July 1990, pp. 32-34.

"A Case for Special Drawing Rights as a Unit of Account," *International Journal of Accounting, Education and Research*, Volume 21, Number 1, Fall 1985, pp. 71-87.

BOOKS PUBLISHED IN 2010

ISBN	Title
978-0-9825880-0-0	Wants and Needs
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PAPER PRESENTATIONS AND PROCEEDINGS

“The Role of Liquidity as a Deciding Factor for Investing in Alternatives”, Presented at IMN’s 7th Annual Alternative Investment Summit, San Diego, September 22-23, 2009.

“Trustee Education 101: Investment Terminology And Financial Statement Tutorial: Learning The Language Of Investment Terminology To Quickly Rise To The Requirements Of Today’s Trustee” Presented at the Public Boards Forum, San Francisco, December 14, 2009.

“Evaluating Timing & Liquidity in a Distressed Cylce,” Presented at IMN’s 2nd Annual Distressed Investment Summit, Huntington Beach, March 1-3, 2010.

“The Regulatory Landscape for Alternative Investments” Presented at IMN’s Alternative Investment Summit, San Diego, September 21-22, 2010.

“Capital Budgeting in the Small Firm: A Case Study,” Presented at the Annual Conference of Academy of Entrepreneurial Finance, April 19-21, 2006, Pasadena.

“Using the Internet to Enhance Teaching and Learning in a Culturally Diverse Classroom,” Presented at the Annual Meeting of National Conference on Race and Equality, May 27-31, 2003, San Francisco.

“Valuation of Dot Com Business Models”, InterSymp'2001 - The 13th International Conference on Systems Research, Informatics and Cybernetics, Baden-Baden, Germany.

“Impact of Internet on a Firm’s Cost of Capital”, INFORMS International Hawaii conference, Maui, Hawaii, June 17-20, 2001.

“Investment Barriers in Latin America: Brazil, Argentina and Ecuador,” (Co-authored), International Business Association Conference, Los Cabos, May 23-27, 2001.

“Significance of Electronic Trading” (Co-authored), Presented at Annual Meeting of *Western Decision Sciences Institute Proceedings*, Maui, April 2000.

“E-finance & Cost of Capital: An Analysis” (Co-authored), Presented at Annual Meeting of *Western Decision Sciences Institute Proceedings*, Maui, April 2000.

“Trade Agreements: Similarities and Differences Between NAFTA, AFTA, and CER” (Co-authored), Presented at Annual Meeting of *Western Decision Sciences Institute Proceedings*, April 1999.

“Impact of Internet on Firm’s Cost of Capital: An Analysis”, (Co-authored) Presented at Annual Meeting of *5th Annual Association Information et Management Proceedings*, Montpellier, France, November 2000.

“Enhancing Traditional University Business Teaching Through Internet Course Integration” (Co-authored) Presented at *1st International Congress of the OOICTL Academy on Teaching, Learning, Course Management in Business and Related Areas*, New Orleans, September 2000.

"Creating An Undergraduate E-Commerce Concentration: A Case Study" (Co-authored) Presented at Information Systems Education Conference, Philadelphia, 2000.

"The Structural Stability of the Market Model after the Issuance of SFAS No. 52: Some Empirical Results," Coauthored with Gordian Ndubizu and Rohit Jain, Proceedings of the Annual Meeting of the American Accounting Association, August 17, 1987, Cincinnati, Ohio.

"A Comparison of the Market Model and Random Coefficient Model Using Mergers as an Event," Coauthored with Zahid Iqbal, Proceedings of the Midwest Business Administration Association in Finance and Insurance, Volume 4, Number 1, Spring 1990, pp. 44-52.

"Are International Stock Markets Co-integrated?" Presented at the Annual Meeting of the Financial Management Association, Chicago, October 1991.

"Causation and Feedback Across International Stock Markets" Presented at the Western Regional Meeting of Academy of International Business, Hong Kong, June 22-25, 1993.

"Application of Neural Networks to International Stock Market Movements" Presented at the First Annual Conference of Global Financial Issues, April 28-May 1, 1994, Monterey Bay, California.

"Accessing International Business Resources on the Internet" Presented at the 2nd Annual Conference on Multinational Financial Issues, June 1995, Philadelphia.

"Exchange Rate Forecasting Using Exponential Smoothing Models" Presented at the Annual Conference of Academy of Business Administration, June 21-28, 1995, London.

"Exchange Rate Forecasting Using Exponential Smoothing Models" Submitted to and Accepted for presentation at the 16th Annual International Symposium on Forecasting, Istanbul, June 1996.

"Forecastability of Exchange Rates of Emerging Countries: A Comparison of Exponential Smoothing Models" Presented at the International Trade and Finance Association Conference, May 1996, San Diego.

"Effects of Seasoned Equity Issues in Emerging Markets: An Investigation in the Thai Stock Market" Presented by David Thurston at the Multinational Financial Issues Conference, Washington, D.C., June 1996.

"Raising Capital on the Internet: Is it a Panacea?;" Presented at the Financial Management Association International Conference, Zurich, May 28-30, 1997

Works Submitted to Refereed Journals:

"Trading support system for portfolio construction using Wisdom of Artificial Crowds and Evolutionary Computation", Co-authored with Werner Kristjanpoller and Marcel Minutolo. Expert Systems with Applications.