

| Name of Faculty                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                |
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| <b>Name :</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Ashutosh Vyas                                  |
| <b>Designation :</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Assistant Professor                            |
| <b>Work Experience :</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 10 Months                                      |
| <b>Educational Qualifications:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | PhD Pursuing, UGC NET Qualified, MBA - Finance |
| -Ph.D. (University)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Gujarat Technological University               |
| -Master's (University)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Gujarat Technological University               |
| -Bachelor's(University)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Saurashtra University                          |
| <b>Area of Interest: Banking, Finance and Macro Economics</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                |
| <b>Current Area of Research: Banking and Economics</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                |
| <b>Email:</b><br>ashutosh.vyas@ljku.edu.in                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                |
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| <b>Work Experience : 1.5 Year of relationship manager at hffc and 10 months of academics</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                |
| <p align="center"><b>Brief about you: (250 – 500 Words)</b></p> <p>I am currently working as an Assistant Professor of Economics and also serve as the Placement Coordinator at LJ IMS. I hold an MBA in Finance and am UGC NET qualified, with 1.5 years of corporate experience in the housing finance sector. My industry exposure enhances my teaching methodology, offering students a practical perspective on finance and banking concepts.</p> <p>In addition to academics, I actively provide specialized training to students aspiring to build careers in the Banking, NBFC, and Housing Finance sectors. My training modules cover key functional areas such as sales in financial services, credit underwriting, property underwriting, collections, and NPA management. These sessions are designed to equip students with role-specific skills, industry knowledge, and operational understanding, making them job-ready for frontline and mid-level roles in financial institutions.</p> <p>Currently, I am pursuing a Ph.D. focused on Non-Performing Assets (NPAs) and their impact on the Indian economy, with an emphasis on recovery mechanisms and identifying regulatory gaps in frameworks like CAMEL, PCA, RBS, and IBC. As a TPO, I also manage corporate outreach, internships, and placements, aligning academic learning with industry expectations.</p> |                                                |

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| <b>A brief account of work done in Ph.D.:</b>                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                    |
| <p><b>TITLE:</b> A Study on Non Performing Asset of Banks and its impact on Indian Economy.</p> <p>Ph.D. on NPAs in Indian banks, my research explores banking performance, recovery mechanisms, and legal frameworks like IBC. It examines the macroeconomic impact of NPAs and identifies regulatory gaps in CAMEL, RBS, PCA, and Basel norms, highlighting the need for stronger asset quality supervision and early-warning systems.</p> |                                                                                                                                                                                                                                                    |
| <b>Corporate Projects Carried out as part of Consultancy:</b>                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                    |
| <b>Guide for PhD:</b>                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                    |
| <b>Seminars/Conference attended:</b>                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                    |
| <b>Faculty Development Programme attended:</b>                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                    |
| <b>Publications</b>                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                    |
| <b>Research Papers:</b>                                                                                                                                                                                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>- Financial Inclusion -Banking for All: A Comprehensive Analysis of PMJDY in India</li> <li>- Unpacking The Loan Landscape of MUDRA Yojana</li> <li>- The Trend Analysis of Bank Frauds In India</li> </ul> |
| <b>Book Chapters:</b>                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                    |
| <b>Book Reviews:</b>                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                    |
| <b>Magazine &amp; Newspaper Articles:</b>                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                    |
| <b>Books:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                | -                                                                                                                                                                                                                                                  |
| <b>Edited Books:</b>                                                                                                                                                                                                                                                                                                                                                                                                                         | -                                                                                                                                                                                                                                                  |
| <b>Notable Achievements and activities Headed/executed:</b>                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                    |
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| <b>Association with Professional Bodies</b>                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                    |
| <b>Areas of Consultancy and Expertise:</b>                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                    |

