



Dr. Dipali Krishnakumar
Associate Professor

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Areas of Interest

Financial Statement Analysis, Earnings Manipulation, International Financial Reporting Standards, Ind AS, Mergers and Acquisitions, Debt Restructuring

Education

Symbiosis International University	PhD	2014
Fordham University Graduate School of Business, New York, USA	MBA	1999
Institute of Chartered Accountants of India	CA	1992

Employment

- Faculty at National Institute of Bank Management, Feb 2017 to Present
- Faculty at Symbiosis Centre for Management and Human Resource Development, Jan 2010 to Jan 2017
- Lead Business Analyst at HSBC Global Technology, Apr 2005 to Nov 2009
- People Soft Analyst at P&O Nedloyds, Jul 2004 to Apr2005
- Finance Executive at Virtual Gold, Inc. NY, USA (Data mining Software start-up), Sept 1999 to Jul 2000
- Finance Executive at Page Point India (Paging Services Joint Venture of Motorola), Mar1995 to Apr 1996
- Account Manager at I-SEC, Mumbai, INDIA (Joint Venture of ICICI and J.P. Morgan), Oct 1992 to Feb 1995
- Article Assistant at S.B. Billimoria & Co., Aug 1989 to Jul 1992

Select professional certifications/courses attended

- Certification in Forensic Accounting and Fraud Detection (ICAI)
- Certification in Audit of Banks (ICAI)
- Certification in Business Responsibility and Sustainability Reporting (ICAI)
- Summer School on Empirical Finance and Accounting Research (IIM Calcutta)

Awards

- **RBI Scholarship for Faculty Members from Academic Institutions, 2020** on the topic, Development of Scorecard for Identification and Control of Frauds and AML in Banks in India.
- **NSE Research Scholar Program 2020**, paper titled Short-term and Long-term Market Reaction to M&A: Evidence from India selected as the second best paper
- **Doctoral Travel Grant from American Finance Association** for annual meeting at San Diego, Jan 2012
- **Deans Award for Academic Excellence** Fordham University, 1998
- Awarded **Financial Womens association of New York Scholarship**, 1998
- **38th All India Rank in CA Intermediate Examination**. Cleared Intermediate and Final CA at first attempt

Research Publications

- Krishnakumar Dipali, Sethi Madhvi, (2023). The Dairy Meltdown, Asian Journal of Management Cases.
- Verma Bajaj Richa, Krishnakumar Dipali, (2023). Overhang of NPA problem in Banks in India and SAARC Countries: A Survey Based Approach, Finance India, Vol XXXVII (2) pages 421-442.
- Krishnakumar Dipali (2022). Improving Asset Quality Data through Divergence Disclosures. Vinimaya, Vol. 43 Issue 3, page 5-16
- Madhvi Sethi & Dipali Krishnakumar, (2020). Equity market reaction to regulatory reforms: a case study of Indian banks, Journal of Financial Regulation and Compliance, Vol. 28(3), pages 431-464.
- V S Kaveri & Dipali Krishnakumar. (2019). The Insolvency and Banruptcy Code, 2016: Understanding the Resolution Process. Vinimaya, NIBM
- Chidambaran N.K, Krishnakumar Dipali, Sethi Madhvi, (2018) Cross-border vs. Domestic acquisitions: Evidence from India, Journal of Economics and Business, Volume 95, Pages 3-25
- Sethi Madhvi , Krishnakumar Dipali, (2013). An Analysis of Characteristics of Large Cross-Border Mergers and Acquisitions, Academy of Accounting and Financial Studies Journal.
- Krishnakumar Dipali, Sethi Madhvi (2012) Methodologies used to determine mergers and acquisitions' performance. Academy of Accounting and Financial Studies Journal.

Conference Paper Presentations

- Chidambaran, N.K., Krishnakumar, D., & Sethi, M. (2022) Do Emerging Markets Evaluate M&As Correctly? Evidence from India. Contemporary Issues in Emerging Markets Conference, IIM Bodh Gaya
- Chidambaran, N.K., Krishnakumar, D., & Sethi, M. (2020) Do Emerging Markets Evaluate M&As Correctly? Evidence from India – Southern Finance Association, USA, Online
- Krishnakumar, D & Sethi, M (2020) Oh No the Books are Cooked, North American Case Research Association, USA, Online
- Chidambaran, N.K., Krishnakumar, D., & Sethi, M. (2013). Cross-Border Vs. Domestic Acquisitions: Evidence from India –Eastern Finance Association, Annual Meeting in Florida, USA, April 11, 2013.

Executive Training

- Financial Statement Analysis including Ind AS/IFRS
- Program on Compliance for Banks and Financial Institutions
- Risk Based Internal Audit
- Sensitization to Fraud Management
- Management of Non-Performing Assets
- Insolvency & Bankruptcy Code, 2016

Courses offered at NIBM (PGDM)

- Financial Reporting and Analysis
- Corporate Lending Recovery and Restructuring
- Corporate Valuation
- Mergers and Acquisitions
- Entrepreneurial Finance

Consulting Experience

- Review of Risk Based Internal Auditing (RBIA) processes for a large public sector bank
- Determining weighted average cost of capital of telecom firms for Telecom Regulatory Authority of India
- Validation of Internal credit risk rating models for banks
- Corporate strategy formulation for a Financial Institution.

Committees Represented

- Member of PGDM Committee
- Member of NIBM Training Committee
- Member of e-certification committee representing the course in Accounts and Audit
- Member of Editorial Team for in-house journal Prajnan

International Teaching Engagement

- Accounts and Finance at Telecom Ecole de Management, Evry, France

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