

CURRICULUM VITAE

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PROFESSIONAL OBJECTIVE

I am currently working as Assistant Professor in the field of Accounting, Finance and Banking (Papers interest in: Financial Management, Financial Accounting, Cost Accounting, Management Accounting, Business Mathematics, Operations Research, Banking and Computer Applications in Business).

EDUCATIONAL QUALIFICATIONS

Course	Year	University
Ph.D. (Credit Scoring of Personal Finance)	Mar-2013 to Dec-2015	Dept. Of Business Administration, Annamalai University, Chidambaram, India.
M.Phil. (Loan Default)	Aug-2011 to Jan-2013	Dept. Of Business Administration, Annamalai University, Chidambaram, India.
MBA (Finance and Banking)	Jul-2008 to July-2010	Bangalore School of Business, Bangalore, India.
PGDBM (MARKETING)	Jul-2008 to July-2010	Bangalore School of Business, Bangalore, India.
University Grants Commission- National Eligibility Test (UGC-NET)	Dec-2012	University Grants Commission

PHD THESIS SUMMARY

Consumer Credit Scoring of Personal Finance by Commercial Banks: A Case Study in Chennai, India

The global recession which came in 2008 has negatively impacted the minds of many people, which was triggered by United States financial sector and even the Indian banking sector. It pushes for the importance of credit risk management in banking as well as non-banking sectors. Credit risk is the popular risk which both financial as well as non financial sector deals with. There are different tools used by commercial banks, which differ in factors used for developing the technique as well as their respective weightage. So, banks need to use

updated credit risk assessment techniques and assess the factors which need to be considered while scoring the borrower.

Credit worthiness of borrower is measured by adopting certain credit measures. The credit risk assessment tool used by Indian commercial banks is credit scores and credit information reports general internally by banks or externally by credit bureaus like CIBIL, High Mark, Equifax or Experian. As the time passes the behavior of people keep on changing, this drift in population outdates the credit scoring. So there is need to study the underlying factors which has effect on credit risk assessment techniques. Keeping all the above problems in mind, researcher attempted to study the theory building on consumer credit scoring of personal finance.

A case study which is a qualitative research strategy has been adopted as appropriate for this particular research area. The primary data has been collected through interview schedules among credit department employees of commercial banks and secondary sources from the newspaper (102), images (79) and (59) video interviews of bankers as well as credit bureaus employees. The data collected from different sources has been coded in to 298 codes using open coding via QSR NVivo software. Similar codes were grouped into concepts using axial coding which resulted into 18 categories as common loan to all loans and specific to personal loan, home loan and vehicle loan for public, private and foreign banks, credit bureaus, Credit Information Report, Credit Scoring, Loan Processing, Borrower Behaviour, Credit Score, Credit Scoring Factors and Loan Characteristics. The internal credit scoring software used by the banks is loan a originating software and externally the scores are generated through credit bureaus. The main factors which have effect on the credit information report have been brought out as models of theory building of personal finance services.

RESEARCH EXPERIENCE

Position	Duration	Institution
PhD. Research Scholar	3 Years	Dept. Of Business Administration, Annamalai University, Chidambaram, India.
M.Phil Project	1 Year	Dept. Of Business Administration, Annamalai University, Chidambaram, India.

WORK EXPERIENCE

- Actively presented / participated in Journal / Seminar clubs, Department of Business Administration, Annamalai University, India - 608002.
- Co-guided for M.Phil and MBA graduates in the Department of Business Administration, Annamalai University, India - 608002.

- Currently handling academic classes of Cost Accounting (BBA II-Semester), Business Economics (BBA IV-Semester) and Cost and Management Accounting (BBA III Year) for students of Government Degree College (Boys) Udhampur (Jammu University).

GENERAL SKILLS

- Capable of designing and executing research projects independently.
- Efficient in writing research articles, project proposals, project reports, etc.

RESEARCH RELATED SOFTWARE'S USED

- NVivo
- SPSS
- AMOS
- Endnote
- Mendeley

Research Publications and Seminars Attended

- Itoo, R. A., and Selvarasu, A. (2015). Evolution Of Grounded Theory For Credit Scoring, India. *International Conference of Inclusive Innovation and Innovative Management (ICIIM 2015)*.
- Itoo, R. A., Selvarasu, A., and Filipe, J. A. (2015). Loan Products and Credit Scoring by Commercial Banks (India). *Int. J Latest Trends Fin. Eco. Sc.* 5(1), 851-860.
- Itoo, R. A., and Selvarasu, A. (2015). Case Study of Consumer Credit Scoring: A Proposal. *International Journal of Recent Scientific Research* 6(4), 3627-3641.
- Itoo, R. A., Selvarasu, A., and Filipe, J. A. (2013). Effect of Loan Value and Collateral on Value of Mortgage Default. *Int. J Latest Trends Fin. Eco. Sc.* 3 (4), 635-651.
- Itoo, R. A., and Selvarasu, A. (2013). Prediction And Determinants Of Loan Default; Using Logistic Regression Analysis. *International journal of multidisciplinary Educational Research* 3(2), 155-181.
- Itoo, R. A. and Naik, A. A. (2014). Non-Performing Assets and Recovery Level of Public, Private and Foreign Banks in India. *International Multidisciplinary Research Journal, Golden Research Thoughts*, 3(10), 1-6.
- Itoo, R. A., and Selvarasu, A. (2012). Indian FDI and its determinants. *Business practices for sustainable integration* pp. 218-221. ISBN: 978-81-909275-1-2.
- Naik, A. A. and Itoo, R. A. (2014). Women Empowerment In Muslim Community: An Analytical Study On Shopian District. *Indian Streams Research.* 3(12), 1-6.
- Selvarasu, A., Sankaran, A. and Itoo, R. A. (2014). Service Design Innovation For Aquarium Customer Value. *International Conference of Inclusive Innovation and Innovative Management (ICIIM 2014)*.

Itoo, R. A., (2021). Credit Scoring Evaluation and NVIVO. *Pensee International Journal*. 51(3).

Presentations and Seminars

Itoo, R. A. (2011). Management Education and Practices for making leaders. *Leading Beyond Horizon: Emerging Future*. Annamalai University.

Itoo, R. A. (2014). Primordial Sentiments and Human Rights Activism in Indian Scenario. UGC sponsored two days National symposium. 24-25 feb. 2014.

Itoo, R. A. (2012). Impact of borrowers profile, loan value and collateral security on mortgage loan default. International conference on Synchronizing management theories and practices: Challenges ahead. 27-29 july.

Itoo, R. A. (2012). Faculty Development Program. Department of Business Administration, Annamalai University, Tamil Nadu, 8-9 march.

Itoo, R. A. (2012). Seminar on Financial Services. Department of Business Administration, Annamalai University, Tamil Nadu, 12th sept.

Itoo, R. A. (2014). One day workshop on educational opportunities and scholarship schemes for minority students. Ministry of minority affairs, government of India sponsored. Directorate of distance education, economics wing, 27th feb.

Itoo, R. A. (2014). Multifarious dimensions of international business. UGC sponsored two day national symposium. Department of Commerce, 13-14 March.

Itoo, R. A. (2014). Accounting in the 21st century- some emerging dimensions. UGC sponsored two day national level workshop. Department of commerce, 3-4 March.

Itoo, R. A. (2014). One day workshop Investment avenues and trading strategies. Department of business administration, 23rd sept.

Itoo, R. A. (2014). One day user awareness program on Shodhganga: A repository of Indian Thesis and dissertations. Sponsored by UGC-Inflibnet. 4-feb.

Itoo, R. A. (2014). Awareness and capacity building for muslim community towards utilization of government schemes. Ministry of minority affairs, government of India- New Delhi. Department of business administration wing- directorate of distnac eeducation, 27th Aug.

Itoo, R. A. (2015). UGC sponsored XXIV Prof. K.S.Sonachalam Memorial Workshop on Research Methodology. Department of Economic & Research and Development cell. 6-9 jan.

Itoo, R. A. (2012). University sponsored Prof. K.S.Sonachalam Memorial XXII interdisciplinary Research Methodology. Department of Economic, 2-5 March.

Itoo, R. A. (2012). Marketing Simulation Game on Designer Food Court. Department of business administration 27-29-Mar.

Itoo, R. A. (2014). Two days live video conference from CANADA, on qualitative research tools and techniques.

PERSONAL DETAILS

Name	Mr. Rais Ahmad Itoo
Date of Birth	08.09.1987
Marital Status	married
Educational Status	Ph.D
Permanent Address	A-113, Tulinowpora, District / Tehsil: Kulgam, Jammu & Kashmir -192231

REFERENCES

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- 2. Dr. Manivannan Kaliyaperumal,**
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