

HARI P. SHARMA, PH.D.

Associate Professor

Department of Accounting and Finance

Reginald F. Lewis School of Business

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OBJECTIVE

Interested in a challenging **Finance** and/or **Accounting** teaching position that mandates strong teaching, research and professional proficiencies ensuring the ACSB international academic standards.

ACADEMIC AND PROFESSIONAL PROFILE

- “Outstanding Faculty Award” winning educator with unique combination of more than two decades of academic and professional experience in accounting and quantitative finance research, grant writing, and innovating teaching in diverse curricula including accounting, quantitative finance, portfolio management, and management information systems.
- Experienced **online** instructor with a vision of online curriculum and course development requirements of meeting the demand and expectations of 21st century adult learners using Web 2.0 internet tools and technologies for implementing collaborative learning and online pedagogical choices that provide richer and more engaging pathways to learn. Self motivator to learn and engage with the new tools to ensure a deeper understanding of their potential for enabling choice, creativity and self-direction for learners.
- Proficient user of such software and programming languages as Windows, Unix, Excel, Access, PowerPoint, Visual Basic, Visual FoxPro, Visual C, Perl, SAS, SPSS, and Oracle for designing accounting and financial information systems.

RECENT ACADEMIC AND PROFESSIONAL ADVANCEMENTS

Post Doctoral Bridge Program, Accounting and Finance, University of Florida, Gainesville, FL, 2010

Online Teaching Certificate, Sloan-C - A Consortium of Institutions and Organizations Committed to Quality Online Education, July 2009

Workshop: Academic Integrity in Online Education, Sloan-C - A Consortium of Institutions and Organizations Committed to Quality Online Education, July 2009

Workshop: Great Web 2.0 Tools to Improve Learning, Sloan-C - A Consortium of Institutions and Organizations Committed to Quality Online Education, August 2009

Workshop: Developing Best Practices & Accomplishing Learning Objectives, Sloan-C - A Consortium of Institutions and Organizations Committed to Quality Online Education, August 2009

TEACHING INTERESTS IN ACCOUNTING AND FINANCE

- Managerial/Cost Accounting
- Accounting/Financial Information Systems
- Financial Statement Analysis
- Commercial Bank Management
- International Financial Management
- Principles of Finance
- Corporate Finance
- Risk Management and Insurance
- Real Estate Finance
- Entrepreneurial Finance
- Investment Portfolio Management
- Derivative Securities

RESEARCH INTERESTS IN ACCOUNTING AND FINANCE

- Corporate finance and financial accounting: Investment portfolio management and Capital Budgeting.
- Static and Stochastic analysis and its applications in pricing and hedging.
- Comparative studies of capital markets in an ever evolving technological and global environment.
- Wide open to collaborate and expand my interdisciplinary teaching and research skills.

EDUCATION

Post Doctoral Bridge Program, Accounting and Finance, University of Florida, Gainesville, FL, 2010

Doctor of Philosophy (Ph.D.), Applied Business Economics (Finance), Agra University, Agra, Uttar Pradesh, India, 1989

Master of Business Administration Plus, Financial Institutions and Commercial Banking, University of North Carolina at Charlotte, Charlotte, NC, 1995

Master of Business Administration, Business Administration, University of North Carolina at Charlotte, Charlotte, NC, 1994

Master of Commerce, Finance and Accounting, Rohilkhand University Bareilly, Uttar Pradesh, India, 1984

Bachelor of Laws, Civil, Criminal, Business and International Law, Meerut University Meerut, Uttar Pradesh, India, 1982

Bachelor of Commerce, Accounting, Meerut University Meerut, Uttar Pradesh, India, 1977

ACADEMIC/TEACHING EXPERIENCE

Associate Professor, Virginia State University, Petersburg, VA, and 2003 – Present

- Teach courses including Accounting Information Systems, Cost Accounting, Principles of Finance, Corporate Finance, Principles of Investment, Principles of Real Estate, and Principles of Risk Management and Insurance. Taught Monetary Economics Course for Graduate students.
- Design curriculum based on the latest technology including online instructions and professional training approaches used by accounting and finance-industry experts. Train students using hands-on-computer approach in a computer lab environment to learn and design spreadsheet models for analyzing and solving financial problems from a real-world perspective.
- Promote team skills, challenges, and openness in students as integral part of curriculum. Assign projects that include a comprehensive mix of theory and practical application emphasizing quantitative finance, statistics, and business mathematics.

Visiting Lecturer, University of Maryland – Eastern Shore, Princess Anne, MD, 1995 – 1996

- Redesigned highly effective microcomputer application courses for undergraduate students; recognized for greatly enhancing course offerings.
- Recognized for diligence and concern for student learning and willingness to go beyond the call of duty.
- Conducted workshops for faculty on Microsoft Office Products.

PROFESSIONAL EXPERIENCE

Vice President (Market Risk Manager), Quantitative Finance/ Risk Management, Bank of America, Charlotte, NC, 2000 – 2003

Assistant Portfolio Manager, Servicing Portfolio Management /Risk Management, Bank of America, Charlotte, NC, 1996 – 2000

- Actively engaged in managing risk and valuation of \$300 billion Real Estate (mortgage) servicing portfolio. Priced mortgage securities acquired through all channels of production in conformity with corporate RAROC (risk adjusted return on capital) requirements set forth by FASB 120, 122 and 133.
- Provided analytical support for due-diligence process and analyze financial impact of proposed acquisitions and mergers.
- Developed forecasts of profits and returns and prepare comprehensive reports on portfolio performance in terms of yield, rates of return, prepayment and default experience to satisfy various management information, accounting, and regulatory reporting needs.
- Managed in-house systems for analyzing 3.5 million loans for loan prepayment, float assessments, ancillary income, and servicing cost.
- Developed analytics and manage enhancements to state-of-the-art pricing, valuation, and hedging models used in risk management, prepayment modeling, portfolio sale, and asset securitization activities.
- Interacted with agencies to evaluate loan sale and securitization alternatives (e.g., swap and hold, swap and sell, best execution, etc.) taking into account the economic value of servicing, agency buyup/buydown grids, proposed guarantee fees, investor/servicer remittance cycles, and float benefits.
- Participated customer retention and cross-sale teams activities and partnered with Corporate Treasury, Marketing, and other bank units (credit card and deposits), in designing and implementing strategies, such as note modification, bundling, affinity/loyalty programs, and strategic alliances, to retain/recapture existing customers for increasing cross sales; developed metrics measuring progress of such efforts.
- Saved bank \$35 million in tax liability in 1998 by designing analytical system to track and facilitate loan level write-off of MSR prepay and earned “The Customers, Experience Leadership Award, 1998” in recognition of this contribution.
- Earned prestigious “Outstanding Mortgage Transition Team Performance Award” for the integral role in valuation of portfolios (Nations Bank and Bank of America) during merger activities in 1998 – 1999. Nominated for “Customer Experience Leadership Award” for 2002 for exceptional service to the corporation.

Real Estate Tax and Payoff Specialist, Barclays American Mortgage, Charlotte, NC, 1990 – 1993

- Analyzed escrow accounts and researched tax and payoffs issues and managed property-tax processing operations for disbursements of taxes to various state and county authorities.

Department Manager, Data Processing, Life Insurance Corporation of India, Kanpur Zone, Uttar Pradesh, India, 1988 – 1990

Diverse Roles Across Various Departments, Life Insurance Corporation of India, Kanpur Zone, Uttar Pradesh, India, 1979 – 1988

- Effectively managed and mentored a team of computer professionals involved in all aspects of data analysis including accounting, finance and management reporting.

REFEREED PUBLICATIONS

1. Hari P. Sharma, Dinesh K. Sharma, R.K. Jana (Expected 2011), “A Varying Domain Fuzzy Goal Programming Model to Mutual Fund Portfolio Selection” (Under Review)
2. Hari P. Sharma, Dinesh K. Sharma, R.K. Jana (Expected 2011), “Inventory Management Decisions- Fuzzy No-Linear Goal Programming Approach” (Under Review)
3. K. Brown, Hari Sharma, Michaele Kraenzle (2011), “Analysis of the Impact of the Euro on European Firms Based on Firm Size”, *The Journal of Current Research in Global Business*, Vol. 14(21), pp12-21.
4. Siva Prasad Ravi, Ravi Kumar Jain, Hari P. Sharma (2011), “An Analysis of Business Process Outsourcing Strategies of Public and Private Sector Banks in India”, *International Business & Economics Research Journal*, Vol. 10(2), pp 1-11.
5. Rakesh Gupta, Hari Sharma, Cheryl E. Mitchem (2010), The Home Mortgage Disclosure Act and Sub Prime Lending, *The Journal of Applied Business Research*, Vol. 26(5), pp 97-108.
6. Hari P. Sharma, R.K. Jana, Dinesh K. Sharma (2009), “Security Analysis and Portfolio Management System Using Multi objective Chance Constrained Programming” , *The International Journal of Finance*, 21(3), pp6142-6156.
7. Hari P. Sharma, Dinesh K. Sharma, R.K. Jana (2009), “Credit Union Portfolio Management – An Additive Fuzzy Goal Programming Approach”, *International Research Journal of Finance and Economics*, Issue 30, pp19-28.
8. K. Brown, Hari P. Sharma, Michaele Kraenzle (2007), “The Stabilizing Effect of the Euro on Specific Stock Markets”, *Journal of International Finance and Economics*, 7(1), pp 20-27.
9. Hari P. Sharma, D. Ghosh and D.K. Sharma (2007), “Credit Union Portfolio Management – An Application of Goal Interval Programming”, [Academy of Business Studies Journal (formerly known as the *Journal of Commercial Banking and Finance*)],
10. K. Brown, Hari P. Sharma, Michaele Kraenzle (2006), “Analysis of the Long Term Effects of the Euro”, *Journal of International Finance and Economics*, 4(1), pp 17-26.
11. R. Omotoye, Hari P. Sharma, C. Ngassam and M. Eseonu (2006), “Sub-Saharan Africa’s Debt Crisis- Analysis and Forecast Based on Nigeria”, *Managerial Finance*, 32(7), pp 606-620.
12. Hari P. Sharma and D.K. Sharma (2006), “A Multi-Objective Decision Making Approach for Mutual Fund Portfolio Selection Problems”, *Journal of Business and Economics Research*, 4 (6), pp 13-23.
13. D.K. Sharma, S.K. Peer and Hari P. Sharma (2005), “Quadratic Assignment Formulation for the Multifactor Facilities Layout Problem”, *International Journal of Modelling and Simulation*, 25(1), pp. 57-63.
14. Hari P. Sharma, D.K. Sharma and J.A. Alade (2004), “Value-at-Risk Systems and Their Application in Integrated Risk Management”, *Journal of Academy of Business and Economics*, 4(1), pp. 18-28.
15. J.A. Alade, D.K. Sharma and Hari P. Sharma (2004), “Role of Supply Chain Management Decisions in Effective Inventory Control”, *Journal of Academy of Business and Economics*, 2004, 4(1), pp. 183-189.
16. Hari P. Sharma, D.K. Sharma and J.A. Alade (2003) “Analysis of Technical Trading Techniques in Stock Market”, *South Asian Journal of Management*, 10(3), pp. 42-52.
17. D.K. Sharma, J.A. Alade and Hari P. Sharma (2003) “The Role of Micro-Enterprise Finance in Economic Development”, *Journal of Academy of Business and Economics*, 1 (1), pp. 157-164.
18. Hari P. Sharma, A. Gaur, D. Gosh and M. Eseonu (2003), “Multi-objective Programming Approach to Loan Management in Commercial Banks”, *Review of Business Research*, 1(2), pp. 229-238.

19. J.A. Alade, D.K. Sharma and Hari P. Sharma (2002), "Private Pension Plans - Strategy and Benefit Policy", *Decision*, 29(1), 142-152.
20. D.K. Sharma, J.A. Alade and Hari P. Sharma (2000), "The Role of Information Technology in the Banking Industry", *International Journal of Development Banking*, 18 (1), pp.19-26.
21. Hari P. Sharma, D.K. Sharma and J.A. Alade (1999), "Negative Stock Returns and the 1994 Peso Devaluation: An Event Study", *South Asian Journal of Management*, 6(1), 22-28.
22. Hari P. Sharma, D.K. Sharma and J.A. Alade (1999), "Impact of Credit Card Debt on Consumers in the United States", *International Journal of Development Banking*, 17(1) pp. 51-59.
23. J.A. Alade, D.K. Sharma and Hari P. Sharma (1998), "PC Proficiency in the 21st Century", *Library Progress International*, 18 (1-2), pp. 13-18.
24. D.K. Sharma, A. Alade and Hari P. Sharma (1998), "Goal Programming Applications in Management: A Categorized Bibliographic Survey", *Paradigm*, 2 (1), pp. 108-119.
25. D.K. Sharma, A. Alade and Hari P. Sharma (1998), "Analysis of Interstate Banking- Deregulation in the United States", *Paradigm*, 1 (2), pp. 1-9.
26. J.A. Alade, D.K. Sharma and Hari P. Sharma (1997), "Application of Artificial Neural Networks in Financial Decision Making", *South Asian Journal of Management*, 4 (3 & 4), pp. 77-84.

CONFERENCE PROCEEDINGS

1. Rakesh Gupta, Hari Sharma, Cheryl Mitchem (2010), "Analysis of the Effect of HMDA on Non-Prime Lending", Global Digital Business Association, MD, October 14-16, 2010.
2. R.K. Jana, Dinesh K. Sharma, Hari Sharma (2009), "A Hybrid Decision Support System for Portfolio Section", *Review of Business and Technology Research*, Vol. 2(1) pp. 1-6.
3. Hari P. Sharma, R.K. Jana, Dinesh K. Sharma (2008), "Chance Constrained Programming for Security Analysis and Portfolio Management", *39th Annual Meeting Decision Science Institute, Baltimore, MD*, Nov. 22-25, 2008.
4. Hari P. Sharma, Dinesh K. Sharma, R.K. Jana (2008), "Inventory Management Decisions – An Application of Tolerance Allowance Fuzzy Goal Programming", *39th Annual Meeting Decision Science Institute, Baltimore, MD*, Nov. 22-25, 2008.
5. K. Brown, Hari P. Sharma, and Michael Kraenzle (2007), "The Impact of the Introduction of the Euro on Large and Small Firms", *Nineteenth International Conference organized by Association for Global Business and James Madison University*, Washington, D.C., Nov. 15- 18.
6. Hari P. Sharma, D.K. Sharma and R.K. Jana (2007), "Mutual Fund Portfolio Selection – An Application of Fuzzy Goal Programming", *Nineteenth International Conference organized by Association for Global Business and James Madison University*, Washington, D.C., Nov. 15- 18.
7. Hari P. Sharma, D. Ghosh, and D.K. Sharma (2006), "Credit Union Portfolio Management- Goal Programming with Penalty Function", *Proceedings of International Academy of Business and Economics, Annual Conference*, Las Vegas, October 15- 18, 2006, 2(1), pp 440-446.
8. K. Brown, Hari P. Sharma, and Michael Kraenzle (2006), "Analysis of the Long Term Effects of the Euro", *Academy of Business and Economics, Annual Conference*, Las Vegas, October 15- 18, 2006, 2(1), pp 111-118.
9. J. Moore and Hari P. Sharma (2006), "A Review of Statement of Financial Accounting Standard No. 156, Accounting for Servicing of Financial Assets", *Academy of Business and Economics, Annual Conference*, Las Vegas, October 15- 18, 2006, pp 293-295.

10. Hari P. Sharma and D.K. Sharma (2005), “Credit Union Portfolio Investment Decisions: A Fuzzy Goal Programming Approach”, *Proceedings of International Conference on Operations Research Applications in Infrastructure Development, Bangalore, India, 2005, Dec 27-29*.
11. Hari P. Sharma and D.K. Sharma (2004) “A Goal Programming Approach For Mutual Fund Portfolio Selection, *International Applied Business Research Conference, 2004, San Juan, Puerto Rico, March 15 –19*.
12. Hari P. Sharma and K. Rana (2004), “An Analysis of Home Mortgage Product”, *International Applied Business Research Conference at San Juan, Puerto Rico, 2004, March 15 –19*.
13. R. Omotoye, Hari P. Sharma, M. Eseonu and C. Ngassam “Sub Saharan Africa’s Debt (2004) – Analysis and Forecast Based on Nigeria,” *International Association of Business Disciplines, San Antonio, TX, 2004, March 25-28*.

OTHER CONTRIBUTIONS- PRESENTATIONS

1. K. Rana and Hari P. Sharma (2004), “An Analysis of Residential Mortgage Markets in the U.S.A and India – A Comparative Study”, *Delhi Business Review Conference, January 7-9, 2004*.
2. Hari P. Sharma, D.K. Sharma and J. Alade, (2004), “Value-at-Risk Systems and Their Application in Integrated Risk Management”, *International Academy of Business and Economics, Annual Conference, Las Vegas, Nevada, October 17-20, 2004*.
3. J.A. Alade, D.K. Sharma and Hari P. Sharma (2004) “Role of Supply Chain Management Decisions in Effective Inventory Control”, *International Academy of Business and Economics, Annual Conference, Las Vegas, Nevada, October 17- 20, 2004*.
4. J.A. Alade, D.K. Sharma and Hari P. Sharma (2003) “The Role of Micro-Enterprise Finance in Economic Development”, *International Academy of Business and Economics, Las Vegas, Nevada, 2003, October 19-23, 2003*.
5. Hari P. Sharma, A. Gaur, D. Ghosh and M. Eseonu (2003) “Multi-objective Programming Approach to Loan Management in Commercial Banks”, *International Academy of Business and Economics, Annual Conference, Las Vegas, Nevada, October 19-22, 2003*.
6. D.K. Sharma, S.K. Spear and Hari P. Sharma (2002), “Goal Programming Formulation for the Facilities Layout Problem”, *International Conference on Operations Research for Development (ICORC), Chennai, India, December 27-30, 2002*.
7. D.K. Sharma, S.K. Peer and Hari P. Sharma, (2002) “Curvilinear Path Distance Computation in Networks in the Presence of Barriers”, *International Conference on Operations Research for Development ((ICORC), December 27-30, 2002*.
8. D.K. Sharma, S.K. Spear and Hari P. Sharma (2002), “Multi-Objective Layout Design of User Interface Components”, *International Conference on Operations Research for Development (ICORC), Chennai, India, December 27-30, 2002*.
9. D.K. Sharma, S.K. Spear and Hari P. Sharma (2002), “Multi-Factor Facilities Layout with Quadratic Assignment Technique,” *International Business and Economic Research Conference, Las Vegas, Nevada, October 7-11, 2002*.
10. J.A. Alade, D.K. Sharma and Hari P. Sharma (2001), “Private Pension Plans – Strategy and Benefit Policy,” *Proceedings of the Northeast Decision Sciences Institute, Pittsburgh, PA, March 21-23, 2001*.
11. J.A. Alade, D.K. Sharma and Hari P. Sharma (2000), “Information Technology and Its Impact on Banking Services”, *Southeast Decision Sciences Institute Proceedings, Wilmington, NC, February 23-25, 2000*.

ACADEMIC AND PROFESSIONAL CURRICULUM DEVELOPMENT

Virginia State University, Petersburg, VA, 2003- Present

- Developed online courses including Principles of Real Estate, Risk Management and Insurance and Corporate Finance
- Introduced algorithmically generated assignments (Homework, Quizzes and Exams) for Principles of Finance and Corporate Finance Courses to ensure the Assurance of Learning (AOL) Goals set forth by the department of Accounting and Finance and the School of Business.
- Introduced Spreadsheet Modeling in Principles of Finance, Corporate Finance, Principles of Investments and other courses to meet the current market needs of financial industry.
- Adopted maximum uses of Blackboard features to supplement traditional class room teaching and provide students better teaching and learning environment.

University of Maryland Eastern Shore, Princess Anne, MD, 1995-1996

- Restructured and redesigned Computer Applications courses at UMES, 1995-1996

RESEARCH GRANTS

- Team efforts resulted in \$100,000 Bank of America Foundation Grant to establish “The Center for Banking Education and Research, 2005.
- Received \$10,000 VSU Research Initiation Grant 2003 to establish “Banking and Business Research Center for Minorities.”

EXECUTIVE SEMINARS AND WORKSHOPS

- Instruct Blackboard workshops for Faculty organized Academic for Faculty Development, VSU, 2005 – Present.
- Attended Global Association of Risk Professionals- 2nd Credit & Counterparty Risk Summit for the Americas, New York, June 15-16, 2004.
- Attended Zocklein & Associates- Grant Writing and Resource Development Workshop, Richmond, VA, May 18-19, 2004.
- Attended Quantitative Risk Management – Risk Managers conference, Chicago, IL, Jan. 1988.
- Attended Quantitative Risk Management – Risk Managers conference, Chicago, IL, July 1996.
- Conducted workshops for faculty on Microsoft Products at UMES, 1995-1996.

ACADEMIC AND PROFESSIONAL AWARDS AND RECOGNITIONS

- Received “The Ukrop’s School of Business Outstanding Faculty Award”, Virginia State University, for teaching, research and services, 2006-2007.
- Received “Mortgage Transition Team”, Bank of America, for my integral role in pricing and valuation of Nations Bank and Bank of America during merger, 1998-1999.
- Received “The Customers’ Experience Leadership Award” for outstanding services to internal and external clients, Bank of America, 1998.

SERVICE TO: DEPARTMENT, SCHOOL OF BUSINESS AND UNIVERSITY

- Advisor, VSU Student Chapter, Financial Management Association International, 2005 – Present
- Advisor, VSU Student Chapter, Global Association of Risk Professionals, 2005 – Present
- Co-Advisor , VSU Student Chapter, National Association of Black Accountants, 2009
- Senator, University Faculty Senate, 2005- 2009
- Member, Committee on Task Force for Faculty Evaluation, 2008 - Present
- Member, Sabbatical Leave Committee, 2009 – Present
- Member, Distance Education Committee, 2008 - Present
- Instructor, Blackboard Training Team, Academy of Faculty Development, VSU, 2003- Present
- Member, Advisory Board, Academy of Faculty Development, VSU, 2003 - 2008
- Member, Ethics Committee, School of Business, 2005 – 2008
- Member, VSU Summer School Program, 2006- 2007
- Member, Faculty Search Committee, School of Business, 2006-2007
- Coordinator, Finance Courses, Department of Accounting and Finance 2005- Present
- Chair, Student Recruitment, Services and Retention Committee, School of Business, 2005- 2008
- Co-Chair, Student Recruitment, Services and Retention Committee, School of Business, 2003-2005
- Co- Organizer, Business Week Program, 2003- 2004 and 2004 – 2005.
- Member, Search Committee for Chair, Department of Economics, 2003
- Member, Departmental Promotion and Tenure Committee, 2003

PROFESSIONAL AFFILIATIONS

- *Member, American Accounting Association (AAA), 2009 - Present*
- *Member, National Association for Black Accountants, 2009 – Present*
- *Member, Beta Gama Sigma, 2008 – Present*
- *Member, Editorial Board, Digital Business Association, Inc. 2004 – Present*
- *Member, Editorial Board, Modern Technology and Management Institute, Inc. 2004- Present*
- *Member, Editorial Board, International Academy of Business and Economics (IABE), 2003 - 2008*
- *Member, Southwestern Financial Association (SWFA), 2006 - Present*
- *Member, Eastern Financial Association (EFA), 2006 - Present*
- *Member, Membership Committee, Global Association for Risk Professionals (GARP), 2005 – Present*
- *Member, Global Association for Risk Professionals (GARP), 2002 – Present*
- *Member, Financial Management Association, International, 1994 – Present*
- *Member, Southwestern Financial Association, 2006 – Present*
- *Member, Eastern Financial Association, 2006 - Present*
- *Member, Lions Club International, 2002 – Present*