

Sumit Agarwal is a distinguished professor and thought leader in the fields of finance, economics, and real estate, currently serving as the Low Tuck Kwong Distinguished Professor of Finance, Economics, and Real Estate at the National University of Singapore (NUS). He is the Managing Director of the Sustainable and Green Finance Institute, Head of the Department of Real Estate, and President of the Asian Bureau of Finance and Economic Research. Sumit has been with NUS since 2018, shaping the institution's research and educational priorities in his areas of expertise.

A global academic, Agarwal earned his Ph.D. in Economics, M.A. in Economics, and B.Sc. in Computer Science from the University of Wisconsin-Milwaukee. Prior to his tenure at NUS, he held academic and professional roles at Georgetown University, the Federal Reserve Bank of Chicago, and Bank of America, where he gained extensive experience in finance and credit risk management.

Agarwal has published over 125 academic papers, with his research appearing in prestigious journals such as the *Review of Financial Studies*, *Journal of Financial Economics*, and *American Economic Review*. His work spans a range of topics including household finance, sustainability, financial institutions, and behavioral economics, receiving over 17,000 citations (Google Scholar, January 2024). He has also authored multiple books, including "Household Financial Management" (2023) and "Kiasunomics" series, widely recognized for bridging academic insights and practical implications.

Agarwal's impact extends beyond academia. He is a Senior Fellow at the Asian Bureau of Finance and Economic Research and serves as a consultant to the Monetary Authority of Singapore. Additionally, he is an advisory board member for Point Carbon Zero at Google Cloud and a management board member of the Institute for Real Estate Studies at NUS. He has received numerous accolades, including the Quarterly Journal of Finance Best Paper Award (2023) and the Distinguished Alumni Achievement Award from the University of Wisconsin-Milwaukee (2017).

Sumit is deeply engaged in shaping economic policy and advancing sustainability. His applied research and consultancy work focus on real-world challenges in household sustainability, financial inclusion, and green finance. He has collaborated with prominent institutions such as the Financial Conduct Authority (UK), the Bank for International Settlements, and the Inter-American Development Bank, among others. His teaching, consulting, and editorial contributions reflect his commitment to fostering innovation and evidence-based policy in global finance.

A seasoned academic leader, Agarwal has also served in numerous editorial roles, including Associate Editor for the *Journal of Financial Stability* and *Management Science*. He has organized and participated in over fifty academic conferences and workshops worldwide, making significant contributions to the discourse on finance and economics.