

# CURRICULUM VITAE

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## A. PERSONAL DATA

**Full Name:** Adolphus Joseph Toby  
**Date of Birth:** 24th September, 1964  
**Nationality:** Nigerian  
**State of Origin:** Rivers State  
**Local Government Area:** Opobo/Nkoro Local Government Area  
**Marital Status:** Married  
**Number of Children:** Five: Debbie (1990), Benjamin (1991), Marylove (1994), Covenant-Life (2011) & Dominion-Life (2016).  
**Contact Address:** Department of Banking and Finance,  
Rivers State University,  
P.M.B. 5080, Port Harcourt,  
Rivers State, NIGERIA.  
GSM: 08033104475  
E-mail: toby.adolphus@ust.edu.ng  
**Current Position:** Professor of Banking and Corporate Finance (2012 – Date)

## B. QUALIFICATIONS AND INSTITUTIONS ATTENDED WITH DATES

**B.1 Doctor of Philosophy (PhD)** in Business Policy with specialization in Financial Policy (2001-2006), Rivers State University of Science and Technology, Port Harcourt. NIGERIA.

**Thesis Title:** Financial Policy and Banking System Soundness in Nigeria

**B.2 Master of Business Administration (MBA)** in Banking and Finance (1989-1992), Rivers State University of Science and Technology.

**Dissertation Title:** Cash and Marketable Securities Management in Selected Companies in Nigeria.

**Bachelor of Science (Bsc)** in Banking and Finance 1st Class Honours (1984-1988), Rivers State University of Science and Technology.

**B.3 WAEC/GCE** (1982), Government Secondary School, Opobo Town.  
FSLC (1977), St. Thomas State School, Diobu, Port Harcourt.

## C. SCHOLARLY PUBLICATIONS

1. Toby, A.J. (1992). Cash Flow Management Models: A Survey and Critique, *Nigerian Journal of Economic and Social Studies*, 34(3), 141-156.

2. Toby, A. J. (1993). Further Empiricism on the Miller-Orr Cash Model, *Journal of Business Administration*, 19(3&4), 18-24.
3. Toby, A.J. (1994). Deregulation, Competitive Pressure and New Patterns of Bank Behaviour in Nigeria, *The Indian Journal of Economics*, 75, 151-166.
4. Toby, A. J. (1993). "Bank Survival Strategies in a Volatile Economic Environment: The Nigerian Experience", *People's Bank Economic Review*, 19 (2 & 3), 71-76
5. Toby, A.J. (1995). Economic Adjustment in Africa: Cure or Curse?, *Journal of African Administrative Studies*, 45, 15-22.
6. Toby, A. J. (1993). "The Future of Banking: A Global Survey", *People's Bank Economic Review*, 19 (5), 6-14.
7. Toby, A. J. (1993), "Deregulation and Bank Performance in Nigeria", *People's Bank Economic Review*, 19 (6), 19-26.
8. Toby, A.J. (1996). Cash Flow Models and or Methodology: A Critique of the Ariyo-Orunmuyi Study, *The Indian Journal of Economics*, 76, 427-436
9. Toby, A.J. and E.T. Bull (1996). Corporate and Institutional Financing of Housing Development in Nigeria, *Yapi Kredi Economic Review*, 7(1), 69-86.
10. Toby, A.J. (1996). Cash Flow Management in a Nigerian Public Enterprise Manufacturing Firm: An Application of the Miller-Orr Model, *Journal of Financial Management and Analysis* 9 (2), 16-25
11. Toby, A.J. (1998). Impact of Deregulation on the Nigerian Bank Structure, *Journal of Financial Management and Analysis*, 11(2), 20-27.
12. Toby, A.J. (1998). Community Banking and the Nigerian Rural Economy: A Policy Reengineering Study, *First Bank Economic Review*, 6(13), 16-39
13. Toby, A.J. (1999). Analysis of the Financial Performance of Public Enterprise Banks, *First Bank Economic Review*, 7(1), 36-61.
14. Toby, A. J. (1996). "Customer Service and the Future of Banking", *The Nigerian Accountant*, July-September, 10-15.
15. Toby, A.J. (2002). Root Causes of Nigeria's Economic Crisis, *Indian Journal of African Studies*, 13(1&2), 55-76.
16. Toby, A.J. (2002). Analysis of the Impact of Leverage on Selected Financial Variables in the Brewery Industry, *Journal of Business Research*, 1(1), 17-39.
17. Toby A.J. (2002). Ratio-Discriminant Model and Prediction of Bank Distress in Nigeria, *Journal of Business Research*, 1(2), 242-290.
18. Toby, A.J. (2004). An Empirical Examination of John Litner's Dividend Policy Model in the Nigerian Context, *Business Policy Research Series*, 1(1), 33-48.
19. Toby, A. J. (1999). Privatization and Industrial Restructuring of the Nigerian Banking Sector, *Paradigm*, 2, 66-79.
20. Toby, A.J. (2004). Organisational Modelling of Nigerian Banks: Survey Findings, *Journal of Financial Management and Analysis*, 17(2), 12-28.
21. Toby, A.J. (2004). An Empirical Test of the Capital Structure Irrelevance Hypothesis: Evidence from Selected Levered Firms, *Journal of Business Studies*, 2(2), 26-47.

22. Toby, A.J. (2005). Analysis of the Role of Banks in the Corporate Financing Mix of Nigerian Quoted Manufacturing Enterprises, *Journal of African Business*, 6(1&2), 73-82.
23. Toby, A.J. (2005). Empirical Survey of Corporate Liquidity Management Practices of Nigerian Quoted Manufacturing Enterprises, *Journal of Financial Management and Analysis*, 18(2),41-52.
24. Toby, A. J. (2004). “Recent Innovations in the Nigerian Payment System,” *The Nigerian Banker*, April – June, 22-29.
25. Toby, A.J. (2005). Capital Adequacy Regulation and Bank Asset Quality: The Nigerian Empirical Evidence, *African Journal of Finance and Management*, 13(2), 8-20.
26. Toby, A.J. (2006). Extent of Nigerian Banks’ Compliance with Basel Sound Liquidity Management Practices, *ICFAI Journal of Bank Management*, 5(1), 39-52.
27. Toby, A.J. (2006). Empirical Study of the Liquidity Management Practices of Nigerian Banks, *Journal of financial Management and Analysis*, 19(1), 57-70.
28. Toby, A.J. (2006). Monetary Policy Targets and Bank Liquidity Management Practices in Nigeria: An Inter-temporal Analysis, *The Indian Journal of Economics*, 86, 459-472.
29. Toby, A.J. (2006). Methodological Approach to the Study of X-Efficiencies and Scale Economies in Banking: Are Smaller Banks More Efficient than Larger Banks? *Journal of Financial Management and Analysis*, 19(2), 85-96.
30. Toby, A.J. (2006). Estimation of Output Efficiency in Nigerian Quoted Banking Institutions, *West African Journal of Business*, 8(1), 131-141.
31. Toby, A.J.(2006). Relationship between Bank Size and Bank Performance in Nigeria – Lessons for the Recent Consolidation Strategy, *West African Journal of Business*, 7(1), 11-17.
32. Toby, A.J. (2007). Asset Growth Strategy and Bank Performance in Nigeria, *Global Journal of Social Sciences*, 7 (1), 11-17.
33. Toby, A.J. (2007). Camel Analysis, Prudential Regulation and Banking System Soundness in Nigeria, *ICFAI Journal of Bank Management*, 6(3), 43-60.
34. Toby, A.J. (2007). Financial Management Modelling of the Performance of Nigerian Quoted Small and Medium-Sized Enterprises, *Journal of Financial Management and Analysis*, 20(1), 49-68.
35. Toby, A.J. (2007). Effects of Financial Structure on the Profitability of Nigerian Quoted Small and Medium-Sized Enterprises, *The Chanakya-Journal of Rourkela Institute of Management Studies*, 7(1), 49-68
36. Toby, A.J. (2008). Liquidity-Performance Relationship in Nigerian Manufacturing Companies (1990-2002), *Finance India – The Quarterly Journal of Finance*, 22(1), 117-131.
37. Toby, A.J. (2008). Modelling Bank Management in a Distressed Financial Services Sector, *The Chanakya-Journal of Rourkela Institute of Management Studies*, 8(1), 7-31.
38. Toby, A.J. (2009). Extent of Nigerian Banks’ Compliance with Basel Sound Credit Risk Management Principles, *Nigerian Business and Social Review*, 8(1), 117-145

39. Toby, A.J. (2010). Corporate Financial Strategy and Profitability of Nigerian Quoted Companies Prior to the 2007-2009 Global Financial Crisis, *West African Journal of Business*, 12(1) 133-158.
40. Toby, A.J. (2010). Leverage Policy, Corporate Growth and Investment Performance in Nigerian Quoted Companies, *Journal of Business Studies*, 12(1), 30-57.
41. Toby, A.J. (2010). Global Financial Crisis and Bank Management Practices in Nigeria: Survey Findings, *Journal of Financial Management and Analysis*, 23(2), 27-51.
42. Toby, A.J. (2010). Financing Small and Medium Scale Enterprises in Nigeria: Recent Policy Initiatives and the needed Paradigm Shifts, *Journal of African Administrative Studies*, 75, 49-76.
43. Toby, A.J. (2011). Modelling Bank Management, Rural Lending and Small Business Finance in Nigeria, *Global Journal of Management and Business Research*, 11(1), 31-45.
44. Toby, A.J. (2011). Modelling Financial Fragility and Bank Profitability in an International Context, *International Journal of Business Insights and Transformation*, 4(2), 15-24.
45. Toby, A.J. and Thompson, D.S. (2013). Modelling the Effects of Banking Sector Reforms on Bank Management Practices in Nigeria, *Journal of Emerging Issues in Economics, Finance and Banking*, 2(6), 924-946.
46. Toby, A.J. and Peterside D. (2013). Analysis of the Role of Banks in Financing the Agriculture and Manufacturing Sectors in Nigeria, *International Journal of Research in Business Management*, 2(2),9-22.
47. Toby, A.J. (2014). Financial Fragility and Performance of Nigerian Banking Institutions: An Inter-Temporal Analysis, *Journal of Applied Finance and Banking*, 4(6), 137-153.
48. Toby, A.J. and Akani, H.W. (2014). Microfinance and Poverty Alleviation Programmes in Nigeria – The Needed Paradigm Shifts, *Developing Country Studies*, 157-177.
49. Toby, A.J. (2014). Empirical Test of the Dividend Policy Irrelevance Hypothesis in the Nigerian Context, *Research Journal of Finance and Accountancy*, 5(6), 167-178.
50. Toby, A.J. (2014). Working Capital Management Policy and Corporate Profitability of Nigerian Quoted Companies: A Sectoral Analysis, *International Journal of Financial Management*, 3(1), 9-20.
51. Ipegan, I., Adamgbo S. L. and **Toby A. J.** (2019). Modelling data envelopment analysis and bank-specific determinant of profitability in Nigeria, *International Journal of Research in Finance and Management*, 2(2), 34-46.
52. Ekpete, S. M., Ipegan I. and **Toby , A. J.** (2019). Modelling default rates on macroeconomic and business cycle dynamics in the Nigerian banking industry: A factor analysis approach, *International Journal of Innovative Finance and Economics Research*. 7 (3), 131-148.
53. Sarakiri, J. A. and **Toby, A. J.,** (2019). Financial Leverage and market value of quoted firms in Nigeria: A Panel Data Approach, *Journal of Accounting Research*, 5 (1), 1-17.

54. Toby, A. J. and Ayama, P. I. (2019). Effect of monetary Policy on Stock Prices of Nigeria Traded Equities, *Journal of Banking and Finance*, 3 (3), 338 – 350.
55. Adamgbo, D. S. & Toby, A. J. (2019), “Effect of Capital Adequacy on Credit Risk Management among Commercial Banks in Nigeria within the Basel Capital Adequacy Framework”, *International Journal of Contemporary Research Review*, 10(7), 21 – 55.
56. Toby, A. J., Akani, H. W., & Zagha, A. S (2019), “Bank Interest Rates and Private Sector Funding in Nigeria: A Multi-Variant Study”, *Journal of Banking and Finance*, 3(4), 89-105.
57. Toby, A. J., and Ebike, M. M. (2019), “Deposit Mobilization, Credit Expansion and Economic Growth: A Multi-dimensional Study from Nigeria”, *Journal of Banking and Finance*, 3(4), 65-79.
58. Adamgbo, S.L.C. and Toby, A. J. (2019), Modelling the Effect of Basel Capital on Liquidity Management: Evidence from Nigerian Commercial Banks”, *International Journal of Contemporary Research*, 10(7), 1976-2012.
59. Ipegan, I., Adamgbo, S.L.C. and Toby, A. J. (2019), Modelling market power, efficiency and profitability of quoted commercial banks in Nigeria”, *International Journal of Research in Finance and Management*, 2(2), 23-33.
60. Toby, A. J. and Peterside, D(2014), “Monetary Policy, Bank Management and Real Sector Finance in Nigeria: Who is to Blame?” Proceedings of the First Middle-East Conference on Global Business, Economics, Finance and Banking, Dubai, 10-12 October, 2014.
61. Toby, A. J. and Belema, E(2019), “Inflation and Cost of Capital in Nigeria”, *Journal of Banking and Finance*, 3(4), 126-142.
62. Toby, A. J. and Kocha, C. N. (2020), “Debt Market and Public Infrastructure Financing in Nigeria”, *Journal of Banking and Finance*, 4(2), 1-10.
63. Toby, A. J. , Akani, H. W. & Leo, M. A. (2020) “Stock Market and Risk-Taking Behaviour of Commercial Banks in Nigeria”, *Journal of Banking and Finance*, 4(2), 45-60.
64. Toby, A. J. and Omire, C. C. (2020), “Monetary Policy and Lending Decisions of Deposit Money Banks in Nigeria”, *Journal of Banking and Finance*, 4(1), 101-109.
65. Toby, A. J. and Uzah, K. C. (2020), “Financial Market Channel of Global Liquidity and Commercial Banks’ Soundness in Nigeria”, *Journal of Banking and Finance*, 4(1), 176-194.
66. Toby, A. J. and Murray, M. E. (2019), Sectoral Credit Allocation, Bank Review Operators and Economic Growth: A multi-dimensional study from Nigeria”, *Journal of Strategic and Internet Business* 4(2), 632-658.

67. Uzah, K. C. and Toby, a. J. (2019), “Macroeconomic Channel of Global Liquidity and Commercial Banks’ Soundness”, *Journal of Strategic and Internet Business*, 4(2), 584 – 611.
68. Omire, C. C. and Toby, A. J. (2019), “Monetary Policy Ratio and Liquidity decisions of Deposit Money Banks in Nigeria”, *Journal of Strategic and Internet Business*, 4(2), 722 – 786.
69. Toby, A. J., Belema, E & Rogers-Banigo, I. (2020), “Inflation, Dividend Policy and Investment Decisions of Quoted Firms: A Panel Data Estimate from Nigeria”, *Journal of Internet and Strategic Business*, 5(1), 972 – 993.
70. Toby, A. J. and Zaagha, S. (2020), Central Bank Policy and Private Sector Funding in Nigeria: A Multi-variant study”, *Journal of Strategic and Internet Business*, 5(1), 899 – 923.
71. Igwe, E. I. and Toby, A. J. (2021), “Deposit Insurance and Credit Risk Exposure of Nigerian Banking System: A Time Series Analysis”, *Journal of Global Economics and Business*, 2(6), 1 – 30.
72. Toby, A. J. and Agbam, S. A. (2021), “Stochastic Forecasting of Stock Prices in Nigeria: An Application of the Geometric Brownian Motion Model” *International Journal of Finance*, 6(2), 1-35.
73. Toby, A. J. and Danjuna, J. K. (2021), Liquidity Management, Basel Capital Adequacy and Financial Distress Resolution in the Nigerian Banking Industry, *Journal of Finance and Accounting*, 9(4), 154-171.
74. Toby, A. J. and Sarakiri (2021), Corporate Tax and Firm Value Under M&M Proposition II, *Journal of Accounting Business and Finance Research*, 12(2), 40-47.
75. Toby, A. J. and Danjuma, J. K. (2021), Macro-Prudential Liquidity Management and Financial Distress Resolution in the Nigerian Banking Industry: An ARDL Approach, *IOSR Journal of Economics and Finance*, 12(4), 20-26.
76. Toby, A. J. and Sarakiri, J. A. (2021), Corporate Debt Policy and Firm Value: New Evidence from Nigeria, *International Journal of Financial Management*, 10(2), 1-14.
77. Toby, A. J. and Dibia, S. (2021), Capital Market Development and Economic Growth in Nigeria, *American International Journal of Economics and Finance Research*, 3(1), 16-38.
78. Toby, A. J. and Austen, G.B. (2021), Volatility Modelling of Stock Returns in the Petroleum Marketing Sector of the Nigerian Stock Exchange, *American Journal of Finance*, 6(1), 71-97.
79. Toby, A. J. and James, E. D. (2021), Stock Market Development and Equity Financing: Evidence from Quoted Manufacturing Firms in Nigeria, *Nigerian Journal of Financial Studies*, 1(1), 1-16.
80. Toby, A. J. and Didia, S. (2021), Macro Liquidity Management and Economic Growth in Nigeria, *Journal of Investment and Finance Research*, 1(1), 205-221.
81. Toby, A. J., Okpu M. R. and Rogers-Banigo, I. (2021), Monetary Policy and Financial Intermediation of Commercial Banks in Nigeria, *Journal of Banking and Finance*, 5(1), 130-142.

82. Toby, A. J. and Oguagua W. and Sarakiri, J. A. (2021), Inflation and Equity and Valuation of Quoted Commercial Banks in Nigeria: A Panel Data Study, *Journal of Banking and Research*, 5(1), 164-181.
83. Toby, A. J. and Igwe, E. I. (2021), Deposit Insurance, Regulating Capital and Banking System Stability in Nigeria, *Journal of Investment and Finance Research*, 1(1), 1-16.
84. Toby, A. J. and Lenyie, L. (2021), Capital Structure and Valuation of Quoted Insurance Firms, *Nigerian Journal of Financial Studies*, 1(1), 17-30.
85. Elechukwu, C. J., Toby, A. J. and Lenyie, I. (2021), Dividend Policy and Financing Decisions of Quoted Commercial Banks in Nigeria, *Journal of Investment and Finance Research*, 1(1), 93-110.

## **D. TEACHING AND PROFESSIONAL EXPERIENCE**

### **D.1 Rivers State University of Science and Technology, Port Harcourt**

<b>Date</b>	<b>Post Held</b>
1989 - 1992	Graduate Assistant
1992 - 1994	Assistant Lecturer
1994 - 2002	Lecturer II
2002 - 2004	Lecturer I
2004 - 2008	Senior Lecturer
2008 - 2012	Reader
2012 - Date	Professor of Banking and Corporate Finance

### **D.2 External Examinership and journal editorships**

- External Moderator, Banking and Finance, Rivers State Polytechnic, Bori.
- Review Editor, Emerald Journal of Small Business and Enterprise Development.
- Review Editor, Research in Business and Management Journal (RBMJ)
- Chief Editor, African Journal of Business and Economic Research (AJBER).
- Chairman/Editor-In-Chief, Journal of Banking and Finance (JBF)
- Editor, Modern Finance Notes and Insights

### **D3. Teaching and Research Interests**

#### **Courses Taught at the undergraduate level (1992 – Date)**

1. Business Finance
2. Financial Management
3. Banking Methods and Processes
4. Banking Rules and Regulations

5. Bank Management and Policy
6. Capital Markets and Portfolio Theory

Other Courses Taught at Undergraduate Level include Introductory Macroeconomics, Financial Statistics and Econometrics, Mathematics of Finance, Introduction to Finance, Monetary Theory and Policy, etc.

### **Courses Taught at the Postgraduate Level (Msc/PhD)**

**(2014 – Date)**

#### **Msc Courses**

1. Corporate Finance
2. Advanced Topics in Corporate Finance
3. Management of Banks and Other Financial Institutions
4. Investment Analysis and Portfolio Management
5. Emerging Markets and Country Risk Analysis
6. Financial Assets Modelling
7. Asset Management
8. Advanced Fixed-Income Securities
9. Advanced Financial Theories
10. Economics and Mathematics of Financial Markets
11. Public Policy Analysis (Msc Public Sector Accounting)

#### **PhD Courses**

1. Advanced Theory of Corporate Finance
2. Advanced Portfolio Theory
3. Economics and Mathematics of Financial Markets (Advanced)
4. Bank Credit Analysis
5. Empirical Investigations in Banking and Finance, Corporate Finance, Financial Markets and Quantitative Finance
6. Advanced Derivatives
7. Advanced Hybrid Financing

#### **Research Interests**

##### **Banking:**

1. Macprudential Stress Testing of Banks and Other Financial Institutions
2. Modelling Banking Regulation, Risks, and Compliance Issues under Basel II, III and Dodd-Frank Act.
3. Bank Structure and Competition
4. Financial Fragility, Contagion and Banking System Soundness
5. Empirical Tests of the “Illiquidity” and “Insolvency” Hypotheses

##### **Corporate Finance:**

1. Modelling Capital Structure, Cost of Capital and Firm Value under M&M I, II, Miller & Hermada Market Risk Perspective
2. Stock Market Reactions to Dividend Choices, Debt-Equity Choices



3. Incentives, Information and Corporate Control
4. Short-Term Finance, Cash Flow Models and Corporate Liquidity Management
5. Credit Risk Models/Structural Models in Corporate Finance
6. Empirical Tests of Signalling Theory, Adverse Selection Theory, Hobeika's Dividend Models, and The Fisher Separation Theorem.

**PhD Theses Supervised (2014 – 2020)**

1. EKPETE, Marshall Simon: *Dynamic Factor Analysis of Default Rates and Portfolio Credit Risk Modelling in the Nigerian Banking Industry.*
2. IWEDI, Marshall: *Econometric Analysis of monetary Policy and Economic Growth in Nigeria.*
3. IYO, Ipeghan: *Modelling Market Power, Efficiency and Profitability of Quoted Commercial Banks in Nigeria.*
4. IGBANIBO, Dumini Solomon: *Basel Capital and Macroeconomic Growth in Nigeria.*
5. ADAMGBO, Suka Lenu Charles: *Basel Capital Adequacy and Risk Management Practices of Commercial Banks in Nigeria.*
6. SARAKIRI, James Agbekeme: *Modelling Capital Structure and Enterprise Value in Nigerian Quoted Companies.*
7. DIBIAH, Samuel: *Financial Deepening and Economic Growth in Nigeria.*
8. EMMANUEL, Belema: *Inflation and Corporate Financial Management Practices of Quoted Firms in Nigeria.*
9. KOCHA, Chukwunenye Nkwadochi: *Bond Market and Public Infrastructure Finance in Nigeria.*
10. DANJUMA, JIBANIYA Katon: *Liquidity Management, Basel Capital Adequacy and Financial Distress Resolution in the Nigerian Banking Industry.*
11. IGWE, Elizabeth Ihuoma: *Deposit Insurance and Banking System Stability in Nigeria.*
12. AGBAM, Azubuike Samuel: *Portfolio Volatility and Stochastic Forecasting of Stock Prices Using Geometric Brownian Motion.*
13. JAMES, Egileoniso Daniel: *Stock Market Development and Capital Structure Decisions of Quoted Companies in Nigeria.*
14. ZAAGHA, Alexander Sulaiman: *Monetary Policy and Private Sector Funding in Nigeria.*
15. OMIRE, Chukwudi Chinweuba: *Monetary Policy and Bank Management Practices of Commercial Banks in Nigeria.*

16. UZAH, Cheta Kingsley: Global Liquidity Channels and Commercial Banks' Soundness in Nigeria.
17. MURRAY, Ebike Monday: *Banking Intermediation and Economic Growth in Nigeria.*
18. CHARLES, Ibebi: *Financial Intermediation and Capital Formation in Nigeria.*

#### **PhD Theses Co-Supervised**

1. EMMANUEL-AMADI, Beatrice Ugonna: Financial Inclusion Policy and Commercial Bank Intermediation in Nigeria.
2. IGBEDION, Sira-Badey: *Monetary Policy Targets and Performance of Commercial Banks in Nigeria.*
3. UDO, Uchechi Kalu: *Debt-Equity Dynamics and Value of Quoted Real-Sector Firms in Nigeria.*
4. ORJI, Greatness Udo: *Dividend Policy and Value of Quoted Manufacturing Firms in Nigeria.*
5. AKANI, Elfreda Nwakaego: *Risk Management and Investments Decisions of Quoted Commercial Banks in Nigeria.*
6. UZOKWE, Grace Onyinyechi: *Agency Theory, Capital Structure and Value of Quoted Consumer Goods Manufacturing Firms in Nigeria.*
7. NWONODI, Daniel Ikezam: *Risk, Agency Cost and Corporate Financial Policies of Quoted Manufacturing Firms in Nigeria.*
8. NWOSI, Anele Andrew: *Credit Risk Management and Loan Portfolio of Commercial Banks.*
9. AGILEBU, Ogechi Michael: *Trade off Theory, Capital Structure and Enterprise Value of Nigeria.*
10. AGBAHIWE, Austin: *Banking Sector Reforms and Economic Growth in Nigeria.*
11. KPAKOL, Fred: *Foreign Direct Investment and Economic Growth in Nigeria.*

## **E. CONFERENCES AND LEARNED SOCIETIES ACTIVITIES**

### **E.1 Conferences, Workshops and Seminars Attended**

1. Total Quality Management Workshop Organized by the National Association of Women Bankers at Delta Hotels, Port Harcourt, 1998.
2. Conference on Financing the Downstream Oil Sector at Hotel Presidential Port Harcourt, 1999.

3. Conference on Capital Market Reforms at Hotel Presidential, Port Harcourt, 1999.
4. Conference on Review of Local Government Administration at Integrated Cultural Centre, Port Harcourt, 2000.
5. Advanced Workshop on Microfinance Banking Operations organized by the Chartered Institute of Bankers of Nigeria (CIBN) at the Banker's House, Victoria Island, Lagos, 2008
6. Mandatory Continuous Professional Training organized by Institute of Certified Public Accountants of Nigeria (ICPAN) at Beverly Hill Hotels, GRA, Port Harcourt, 2008.
7. Investment Analyst Certification (Pre-ACI), West African Capital Market School, Lagos, 2009
8. 6th Annual Banking and Finance Conference, Abuja, Nigeria, 2012.
9. World Bank-NUC ACE(African Center of Excellence) Workshop at NUC Secretariat, Abuja, 2013
10. Chief Rapporteur, National Conference on Banking and Finance jointly organized by NUC and CIBN, Abuja, 2014.
11. First Middle East Conference on Global Business, Economics, Financial Banking (ME14 Dubai Conference), Dubai 10-12 October, 2014.

## **E.2 Active Membership of Relevant Professional Bodies**

1. Member, Chartered Institute of Bankers of Nigeria (47257)
2. Fellow, Institute of Professional Financial Managers, London (55322)
3. Associate Member, Nigerian Institute of Management (A015879)
4. Fellow, Institute of Management Consultants (FIMC)
5. Patron, Institute of Strategic Management of Nigeria (ISMN)
6. Registered Member, Financial Reporting Council of Nigeria
7. Certified Management Consultant (CMC)

## **F. SERVICES TO THE UNIVERSITY**

1. Dean, Postgraduate School, March 2020 to date.
2. Dean, Faculty of Management Sciences (2013 – 2015)
3. Acting Head, Department of Banking and Finance (2011 – 2013)
4. Chairman, Senate Business Committee (2015 – 2019)
5. Chairman, Board of Directors, NKPOLU-UST Microfinance Bank. (2015 – 2019)
6. University Orator (2013 – 2016)
7. Chairman, Students' Complaints Panel, Postgraduate School Board (2015 –2018).
8. Chairman, Results Sub-Committee, Postgraduate School Board (2015 – 2018).

9. Chairman, Examinations Monitoring Committee, Postgraduate School (2015-2018)
10. Member, Postgraduate School Board (2015 – 2018).
11. Member, University Management Committee (2015 – 2016)
12. Permanent Member, University Senate (2012 to Date).
13. Teaching, Supervision and students' advisorship at undergraduate and postgraduate levels (1989 to date)
14. Member, Management Board, University Computer Centre (1990 – 1992)
15. Dean's Representative, Senate Curriculum and Instructions Committee (1990-1997)
16. Dean's Representative, Senate Time-Table and Calendar Committee (1993-1995)
17. Secretary, Faculty Research and Publications Committee (1994 -1998)
18. Faculty Time-Table Officer (1993 - 1997)
19. Departmental Students' Adviser (1989 - 1999)
20. Chairman, Departmental Curriculum and Instructions Committee (2002 – 2005)
21. Member, Departmental Examinations Committee (2003 – 2005)
22. Faculty Representative, Board of the Faculty of Science (2002 - 2003)
23. Faculty Representative, Board of the Faculty of Engineering (2005 – 2007)
24. Coordinator, Faculty Postgraduate Diploma (PGD) Programmes (2004 – 2007)
25. Coordinator, Faculty Postgraduate Unit (MBA & Ph.D Programmes)(2007- 2012)
26. Member, Faculty of Management Sciences (FMS) Quality Assurance Committee (2007 –2012)
27. Member, University Students' Union Electoral Committee (2007 – 2008)
28. Member, Departmental Seminars Committee (2007 – 2012)
29. Member, Examinations Sub-Committee, Postgraduate School Board
30. Member, Calendar and Publications Sub-Committee Postgraduate School Board (2007 – 2012)
31. Member, University Adhoc Committee on Certificate Verification (2012)
32. Chairman, University Adhoc Committee on Armed Robbery Attack at Old Site. (2013)
33. Representative of the Vice-Chancellor, Enugu State University of Science and Technology, 2013 Convocation.
34. Representative of the Vice-Chancellor, Michael Okpara University of Agriculture, Umudike, 6<sup>th</sup> Convocation (2014)
35. Chairman, University Ad-hoc Committee on Promotion Irregularities at ISS (2012)

#### **G (a) SERVICES TO THE 11TH GOVERNING COUNCIL (RSUST)**

- Member, representing congregation, 11th Governing Council.
- Member, Audit Committee, 11th Governing Council
- Member, Special Council Committee to meet with SSANU over Arrears
- Member, Committee on the new UST Law
- Member, representing Senate, Joint Council/Senate Selection Committee

#### **(b) SERVICES TO THE 12<sup>TH</sup> GOVERNING COUNCIL (RSU)**

1. Member, Representing Congregation, 12<sup>th</sup> Governing Council
2. Member, Finance and General Purposes (F&GPC) Committee
3. Chairman, Council Adhoc Committee on Review of University Financial Regulations
4. Member, Council Audit and Due Process Committee
5. Member, Council Committee on Revenue Generation and School Fees Monitoring
6. Member, Council Adhoc Committee to Interact with Government Functionaries on Union Grievances
7. Member, Council Adhoc Committee on New Campus Development

#### **(c) SERVICES TO THE 13TH GOVERNING COUNCIL**

1. Co-opted Member, Council Audit Committee
2. Co-opted Member, Council Adhoc Committee to Investigate University Financial Affairs (2015 to 2020)
3. Co-opted Member, New Campus Development Committee.

#### **H SERVICES TO THE PUBLIC SECTOR**

1. Presented Memoranda to Panels on Capital Market Reforms, Local Government Administration, Petroleum Products Pricing and Revenue Allocation (1996 – 2002)
2. Economic Adviser, Opobo/Nkoro Local Government Council (1999 – 2000)
3. Secretary, Opobo/Nkoro Local Government Council (2000 - 2002)
4. Chairman, Students' Bursary Committee, Opobo/Nkoro Local Government Area (ONOLGA) (2001 – 2002)
5. Member, Rivers State Joint Revenue Committee (2001 – 2002)
6. Member, Joint Technical Committee, Rivers State Boundary Commission (2001– 2002)
7. Guest Lecturer at World Post Day/NIPOST Long Service Awards, NIPOST Territorial Headquarters, Rives State (2008 - 2012)

8. Chairman, World Post Day Celebration, NIPOST Territorial Headquarters, Rivers State (2009)
9. Chairman, International Youths Day, ONOLGA Headquarters, Opobo Town (2012)
10. Chairman, Personnel Audit Committee, Opobo/Nkoro Local Government Council (2011)
11. Chairman, ONOLGA Development Roadmap Baseline Study Committee (2018)
12. Chairman, ONOLGA Opubo Hotels & Resorts Concession Commission (2019)
13. Participated in the Commercialisation of Rivers State Agricultural Development Programme (ADP) under the Supervision of World Bank – FACU Partnership
14. Coordinated a Bank-Wide Personnel Audit at Mercantile Bank Ltd (Jointly owned by Akwa Ibom/Cross Rivers States).
15. Member, Technical Committee on Education Reform in Rivers State (2018)

## **I. COMMUNITY SERVICE AND SOCIETAL LINKAGES**

1. Motivational Speaker, and Presiding Minister, Cathedral of Hope, Port Harcourt. (1990 – Date)
2. Contributor of several newspaper and magazine articles on economic and business Issues. (1990 – Date)
3. Patron, Nigerian Christian Corpers' Fellowship (NCCF), PHALGA ZONE.
4. Special Adviser, R & D, Nigeria States and Local Government Trade and Tourism Fair
5. Executive Producer and Anchorman, *Midweek Economic Review* on Rivers State Television (RSTV)
6. Guest Lecturer at Shell – NUJ Annual Budget Review
7. Grand Patron, Selected Voices of Opobo (Orchestra) (2018 – Date)
8. Contributing Editor, *Nigeriatoday Magazine*
9. Faculty Adviser, Students in Free Enterprise (SIFE) Team, Rivers State University of Science and Technology, Port Harcourt
10. Guest Lecturer at Mandatory Continuing Professional Training of the Institute of Certified Public Accountants of Nigeria (ICPAN)
11. Senior Patron, Opobo Dynamic Association (ODA), Opobo Kingdom.
12. Guest Lecturer, Great IFE Alumni Association Seminar on Recent Global Financial , NULGE Consulate, Port Harcourt, Rivers State.
13. Chairman, Chief Sam Toby War Canoe House, Opobo Kingdom. (2010 – Date)
14. Resource Person & Guest Speaker, Conference of Bishops, First African Church Mission, Nigeria.
15. Media Chat & Interview on the National Budget at Cool FM/Wazobia FM., NTA, RSTV, etc.

16. Resource Person, Project Management Capacity-Building Workshop organised by Total EPL.
17. Guest Preacher at Several Churches/Revival Meetings. (1990 – Date)

**J. HOBBIES:** Music and Reading

**K. REFEREES:** On Request