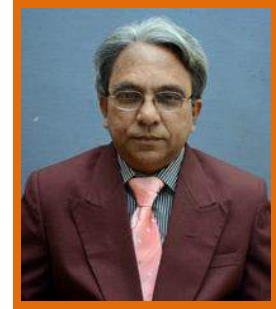


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Research/Selected Publication:

1. Rao, TSRK., "Lemons Problem and Health Insurance Fraud," 10th Global Conference of Actuaries, Organized by Institute of Actuaries of India, Mumbai, February 2008.
2. Rao, TSRK., "Tele-Underwriting in Life Insurance," IRDA Journal, (4:9), September 2006, pp 18-20.
3. Rao, TSRK., "FDI in Banking: The Road Map," FICCI-IBA Conference on Global Banking: Paradigm Shift towards Meeting the Emerging Challenges," Jointly Organized by Indian Banks Association and FICCI, Mumbai, October 2005.
4. Rao, TSRK., "Retail Credit Changes Tack-the Reach vs. Risk Debate," SAS Online, (1:1), August 2005, pp 1-7.