

Amol Kulkarni

CURRICULUM VITAE

Surname: Kulkarni

First Name: Amol

E-mail: amk@cuts.org

Date of Birth: 28 February 1986

Nationality: Indian

Present Occupation: Director (Research), CUTS International

EDUCATIONAL QUALIFICATION

| University/ Institute | Year | Subject(s) | Degree |
|----------------------------------|------|---------------------------------|----------------------------|
| National Law University, Jodhpur | 2008 | Law and Business Administration | B.B.A, LL.B. (Hons.) |

Other Relevant Training: Introduction to Regulatory Impact Assessment by Jacobs, Cordova & Associates, USA

Work Experience

| Year | Experience |
|--------------|-------------------------------------------------------------------|
| 2019-ongoing | Director (Research), CUTS International |
| 2016-2019 | Fellow, CUTS International |
| 2014-2016 | Senior Policy Analyst, CUTS International |
| 2013-2014 | Policy Analyst, CUTS International |
| 2012-2013 | Legal Consultant, National Institute of Public Finance and Policy |
| 2008-2012 | Associate, Amarchand & Mangaldas & Suresh A. Shroff & Co. |

Project Experience:

- Compliance cost assessment of environment and forest clearances in electricity sector (2013-14)
- Regulatory impact assessment in banking and insurance sectors (2014-16)
- Identifying and understanding competition and regulatory bottlenecks to growth of payments banks in India (2015-16)
- Competition assessment in digital payment infrastructure sector (2017-18)

- Regulatory impact assessment of Maharashtra City Taxi Rules, 2017 (2017-18)
- Competition assessment of ride sharing industry (2018-19)
- Rapid cost benefit analysis of proposed amendments to the Rajasthan Shops and Commercial Establishments Act (2018-19)
- Users perspectives on digital payments (2018-19)
- Users perspectives on privacy and data protection (2018-19)
- Consumer impact assessment of data localisation (2019-20)
- Consumer perception on encryption (2020-21)
- Protecting children data in online world (2020-21)
- Highlighting economic impact of judicial decisions (2020-21)
- Do users in India, Kenya, and Ghana, perceive and react differently to problematic content? (2021-22)
- Impact of data localisation on digital services exports from Bangladesh (2021-22)
- Governance of non-personal data (2021-22)
- Rationalising regulatory compliances in Rajasthan (2021-22)
- Ease of doing digital business in India (2021-22)
- TV consumer market study (2021-22)
- Consumer welfare in digital payments (2021-22)
- Highlighting consumer perspectives on caller name presentation issue (2022-23)
- My data or yours? Unravelling multi-party privacy in digital credit (2023-ongoing)
- Understanding consumer perspectives on Wi-Fi (2023-ongoing)

Selected Publications:

- Kulkarni. A, (2023): In pursuit of modern regulatory and governance framework in communications sector, Communications Today
- Kulkarni A., Srivastava A. (2022): Our open network for digital commerce must win trust, Livemint
- Kulkarni A., Agarwal R. (2022): Regulatory Reforms 2.0 for Ease of Doing Business, Teamlease Regtech
- Kulkarni A., Rastogi A. (2021): A digital rupee and cryptocurrencies can (and should) co-exist, Economic Times
- Kulkarni A., Rastogi A. (2021): Embrace web 3.0 with open arms (and eyes), Economic Times
- Kulkarni A., Ghuman P., Gupta S., Kumar U. (2020): An Evidence Based Analysis of Relevant Market: The Case of Ridesharing in Delhi National Capital Region (India), Oxford Business Law Blog
- Kulkarni A., Mishra A., (2020): Removing regulatory speed bumps for app-based cab services can make India leader in mobility space, Financial Express
- Kulkarni A., Agrawal R., (2020): The real issue: Businesses need to comply with 194 labour laws, spend Rs 4.58 lakh per annum, Economic Times
- Kulkarni A., Asudani J., (2020): The India-US Digital Dosti Need Not Become Unduly Taxing, The Wire
- Kulkarni A., Mehta U., (2020): Kahlil Gibran and Data Regulation, Times of India

- Kulkarni A. (2019): India's New Trade Minister Piyush Goyal Must Shun Big-Brother Role In South Asia, Eurasia Review
- Kulkarni A. (2018): (Not) the way to promote digital payments, CUTS
- Kulkarni A. (2018): Recent Developments in Regulatory and Competition Scenario of Digital Financial Services in Select Asian Countries, CUTS
- Kulkarni A. (2018): Institutionalising Regulatory Impact Assessment in India, CUTS
- Kulkarni A., Saxena D., Cheriyan G. (2017): Lessons from Running a Consumer Care Center in India, Centre for Financial Inclusion
- Kulkarni A. (2017): An era of changing trends: How the emerging economies can survive de-globalisation, Qrius
- Kulkarni A. (2017): Industry representatives, consumer body members should have a say in NAPA affairs, The Print
- Kulkarni A. (2015): Facilitating Interoperability in Digital Financial Services in India, CUTS
- Kulkarni A. (2015): Concerns with respect to payments banks in India, CUTS
- Kulkarni A. (2015): Enabling Effective Competition in Mobile Money Markets, CUTS
- Kulkarni A. (2014): Financial regulation in India after the crisis, CUTS
- Kulkarni A. (2013): International Trade and Competition – Siamese Twins: Need for a Multilateral Framework on Competition?, CUTS
