

Curriculum vitae

DISHA BHANOT

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Employment:

Faculty, S.P. Jain Institute of Management and Research (May 2019 – till date)
Sr. Research Scientist, Tata Centre for Technology and Design, IIT Bombay (Aug 2018 – April 2019)
Post-Doctoral Fellow, Tata Centre for Technology and Design, IIT Bombay (Jan 2015 - July 2018)
Client Service Analyst, JP Morgan Chase (June, 2008 - Oct, 2009)

Education:

Year	Degree	Institute/School	CGPA
2010-2015	Ph.D. Thesis Title: Financial Inclusion in India: A study on Sustainability of Self Help Group (SHG) Bank Linkage Programme.	Shailesh J. Mehta School of Management, Indian Institute of Technology Bombay	9.26/10
2004-2008	Integrated M.Sc.(Hons) Mathematics	Birla Institute of Technology and Science Pilani	8.04/10

Teaching Interests:

Microfinance, Development Finance, Business Statistics and Business Research Methods

Research Interests:

Microfinance, Financial Inclusion, Affordable Housing Finance and Agri-Supply Chains

Journal Publications / Manuscripts Under Review:

1. Disha Bhanot, Manav Khaire, Arti Kalro, Shishir Jha (2019), Affordable Housing Finance Companies in India: How do they ‘differently’ serve the underserved? *Housing Studies*, 35(15), doi: 10.1080/02673037.2019.1614538, (ABDC Rank – A).
2. Disha Bhanot and Varadraj Bapat (2016), Multiplier Effect of Self Help Groups (SHGs) on Financial Inclusion Performance: Analysis of Indian States, *Economic and Political Weekly*, 51(33) (ABDC Rank – B).
3. Disha Bhanot and Varadraj Bapat (2013), Sustainability Index of Microfinance Institutions (MFIs) and Contributory Factors, *International Journal of Social Economics*, 42(4), 387-403 (ABDC Rank – B).

4. Disha Bhanot, Varadraj Bapat and Sasadhar Bera (2012), Studying Financial Inclusion in North East India, *International Journal of Bank Marketing*, 30(6), 465-484 (ABDC Rank – B).
5. Disha Bhanot and Varadraj Bapat, Contributory factors towards Sustainability of Bank-Linked Self Help Groups (SHGs) in India. (Under Review with *Asia-Pacific Sustainable Development Journal*, ABDC Rank – B).
6. Disha Bhanot and Vinish Kathuria, Does nature of market influence Seasonality Pattern? – Analysis of Tomato Markets of Maharashtra, India. (Under Review with *Economic and Political Weekly*, ABDC Rank - B).

Working Papers:

1. Disha Bhanot, Manav Khaire, Arti Kalro and Shishir Jha. Redefining Affordability in Low Cost Housing Finance Market: Lessons from Affordable Housing Finance Companies in India.
2. Disha Bhanot and Vinish Kathuria. Exploring Spatial Market Integration in Major Tomato Markets of Maharashtra.
3. Disha Bhanot and Vinish Kathuria. Do Institutional Innovations alleviate Distress Selling in Horticulture - A comparative analysis of Agri-Marketing Channels in Maharashtra.
4. Disha Bhanot and Varadraj Bapat. Framework for Sustainability Evaluation of Bank-Linked Self Help Groups in India.

Collaborative Project:

- Collaborating with Prof. Vivek Farias and Ms. Deeksha (from MIT Sloan School of Management) on a research project on Developing a Credit Scoring Model for crops loans in India (Jan 2019 – Present).

Conferences:

1. Disha Bhanot and Vinish Kathuria (2018), Distress Selling and role of agriculture supply chain – A study of horticulture crop in India, *Sustainability and Development Conference*, University of Michigan – Ann Arbor, USA, November 9-11, 2018.
2. Disha Bhanot and Vinish Kathuria (2017), Modelling Distress Sale in Agriculture: Evidence from India, *2017 Annual Meeting of the Decision Sciences Institute*, Washington DC, USA, November 18-20, 2017.
3. Disha Bhanot, Manav Khaire, Shishir Jha and Arti Kalro (2016), Housing Finance Companies in India: Negotiating the last financial mile, *Sustainable Housing Conference 2016*, International Conference on Sustainable Housing Planning, Management and Usability, Green Lines Institute for Sustainable Development, Porto, Portugal, November 16-18, 2016.
4. Disha Bhanot and Vinish Kathuria (2016), Does inefficient agriculture supply chain cause distress sale? Learnings from the experience of Maharashtra, *International Conference on Agribusiness in Emerging Economies*, Institute of Rural Management (IRMA), January 6-7, 2016.
5. Disha Bhanot (2013), Operationalizing the triad of Sustainability of Self Help Groups in India, Paper presented at *7th Doctoral Colloquium* at Indian Institute of Management (IIM), Ahmedabad, December 9-11, 2013.
6. Disha Bhanot, Varadraj Bapat, and Gautham Vassireddy (2013), Studying the perception of bankers towards frugal innovations for the unserved, *Innovation and Entrepreneurship for Inclusive and Sustainable Development*, Oxford, United Kingdom, August 29-30, 2013.

7. Disha Bhanot and Varadraj Bapat (2010), Efficient Microfinance Institutions: Sustainable Tool for Inclusive Growth and Development, *Annual International Conference on Sustainability: Management and Beyond*, IIM Shillong, December 8-10, 2010.
8. Disha Bhanot (2010), Participated in three day International Conference at IIM, Ahmedabad on *Challenges to Inclusive Growth in Transition Economies*, December 15-17, 2010.

Workshops/Panel Discussion:

- Invited as a Panelist for discussion on topic, ‘Gender in Multiple Roles’ as part of BSIEM Programme, SPJIMR, November, 2018.
- Participated in two-day event, ‘Impact Failure Conclave 2018’, organized by SELCO Foundation at IIM Bangalore, April 2018.
- Participated in two-day conference on ‘Housing in Emerging India’, Jointly organized by Tata Trusts and Goethe Institute, Mumbai, March 2018.
- Participated in day long workshop on ‘Stakeholder Analysis’, organized by Tata Centre for Technology and Design, IIT Bombay, August, 2017.
- Participated in two-day workshop on ‘Mortgages in Affordable Housing – Business Perspectives, Regulations and Credit Risk Management’, organized by Credit Rating Information Services of India Limited (CRISIL) 2-day workshop, December, 2015.
- Participated in day long Panel Discussion on ‘Frugal Innovation: How to do more with less’, organized by Confederation of Indian Industry, October 2015.
- Participated in day long workshop on ‘Grand Challenges in Indian Agriculture’, at Indian Agriculture Research Institute, jointly organized by Massachusetts Institute of Technology (MIT), USA and IIT Bombay, in New Delhi, August, 2015.
- Participated in three-day seminar on ‘An Introductory Workshop on Structural Equation Modeling’, at Indian Business School (IBS), Hyderabad, June, 2011.
- Participated in five days Case Writing Workshop at Department of Management Studies, Indian Institute of Technology Madras, September, 2011.

Professional Experience:

- Reviewer: World Development, Managerial Finance, International Journal of Social Economics, International Journal of Bank Marketing.