

MORA BHAVANA

Indian School of Business, Hyderabad, India

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EDUCATION

Indian School of Business, Hyderabad, India	August 2026 – Present
Fellow Programme in Management (Financial Economics)	
Jawaharlal Nehru University, New Delhi, India	Nov 2022 – May 2024
Master of Arts (Economics)	
Miranda House, University of Delhi, Delhi, India	July 2019 – May 2022
Bachelor of Arts (Economics + Political Science)	

RESEARCH INTERESTS

Banking, Financial inclusion, Behavioral finance.

ACADEMIC & RESEARCH EXPERIENCE

Indian Institute of Management Bangalore, Bengaluru, India	Dec 2025 – June 2026
Research Assistant, Finance	
<i>‘Does Mandating Public Disclosure of Non-Performing Loans Lead Banks to Mask Bad Loans?’</i>	
- Conducted firm-level panel-data analysis of non-performing assets and loan restructuring using fixed-effects and difference-in-differences models to identify the impact of post-2002 banking policy reforms, complemented by event-study and robustness analyses in Stata. - Gathered and cleaned large datasets from Prowess and CIBIL; conducted empirical research and produced visualisations and tables.	
Indian Institute of Management Bangalore, Bengaluru, India	Dec 2025 – April 2026
Teaching Assistant, Economics	
<i>Course: Macroeconomics, PGP 1 Term 3 Professor Anubha Agarwal</i>	
Assisted in teaching Postgraduate Macroeconomics through grading assignments and examinations and providing academic support to students.	
Indian Institute of Management Bangalore, Bengaluru, India	June 2026 – July 2026
Teaching Assistant, Managerial Economics	
<i>Course: Managerial Economics, PGP 1 Term 1 Professor Sanket Patil</i>	
Supported course delivery and student learning for Managerial Economics through academic assistance and course-related teaching support.	
Jawaharlal Nehru University, New Delhi, India	Oct 2023 – July 2024
Research Assistant, Experimental Economics	
<i>‘Colourism, Confidence and Productivity: Experimental Evidence from India’</i>	
- Worked on a randomized field experiment studying the impact of skin-colour salience on confidence and productivity. - Conducted field experiments across colleges in Delhi with treated and control groups to examine behavioural responses among the sample population. - Implemented regressions and matching-based causal inference methods, including OLS, PSM, IPW, and AIPW.	

ACHIEVEMENTS

- Awarded Merit-cum-Means Scholarship for all semesters at Jawaharlal Nehru University, New Delhi.
- Secured State Rank 4 in the Telangana State Board of Intermediate Education.

PRO BONO EXPERIENCE

NAPA – Prathibha Project, India	July 2024 – Oct 2024
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- Provided pro bono Economics teaching under NAPA's Prathibha project, a charitable initiative focused on education and development, for TSPSC Group 1 aspirants.
- Worked on gendered skill gaps in rural India using PLFS data from 2017–18 to 2023–24.

EXTRA-CURRICULAR ACTIVITIES

- National Service Scheme (NSS), Miranda House – completed 120 hours of teaching underprivileged students under Project Aagaz; contributed to Swachhta Pakhwada, Umang, and other NSS activities.
- Active member, English Debating Society, Miranda House.
- Member, MegaWhats – JNU Quiz Club.
- Organising committee member, CESP Golden Jubilee Conference, Jawaharlal Nehru University; received an award for leadership and a certificate of appreciation.

TECHNICAL SKILLS

STATA | R | Microsoft Excel | LaTeX | SQL | python (beginner)