

Nitin Vishen

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Academic Appointment

Indian Institute of Management Bangalore

Bengaluru, India

Assistant Professor of Finance

2023–present

- Young Faculty Research Chair, IIM Bangalore (2023–2026).

Research Interests

Banking and Financial Intermediation; Household Finance; Environmental Finance; Financial Regulation and Disclosure; Financial Advice.

Education

Indian School of Business & Deakin University Hyderabad, India & Melbourne, Australia

Joint PhD in Finance

2017–2023

University of Amsterdam

Amsterdam, Netherlands

MSc, International Finance

2016

Indian Institute of Technology Delhi

New Delhi, India

B.Tech

2011

Publications

1. **Does Transparency about Banks' Lending Costs Lower Firms' Borrowing Costs? Evidence from India** (with Prasanna Tantri). *Journal of Accounting and Economics*, 79(2–3), 101737 (2025).
<https://doi.org/10.1016/j.jacceco.2024.101737>
2. **Does Social Capital Positively Influence Loan Performance Even During a Crisis?** (with Sumit Agarwal and Prasanna Tantri). *Journal of Development Economics*, 172, 103384 (2025).
<https://doi.org/10.1016/j.jdeveco.2024.103384>

Working Papers

1. **Banking Against the Odds: Performance and Lending Efficiency of Government Banks During Crisis**
(with Sankarshan Basu, Abhinav Anand, and M. Joel Christopher).
(Best Paper Award, Research Symposium on Finance and Economics (RSFE), 2025.)
2. **Do Firms Have a Preference Order While Repaying Lenders? Relationship vs. Transaction Banking.**
(Best Paper Award, 2nd International Research Conference on Insolvency and Bankruptcy – IBBI, 2023.)

Conference Presentations (Selected)

- 2nd International Research Conference on Insolvency and Bankruptcy – IBBI (2023)
- Financial Management Association – Annual Meeting (2022, 2021)
- American Finance Association – Poster Session for PhD Students (2022)
- IIM Calcutta–NYU Stern India Research Conference (2021)
- CMI Field Workshop on Firm Finance (2021)
- World Finance & Banking Symposium (2021)
- European Finance Association – Annual Meeting (2020)
- NSE–NYU Conference on Indian Financial Markets (2019)

Research Grants & Awards

- Research Seed Grant, INR 600,000 (2025).
- Young Faculty Research Chair, IIM Bangalore, INR 900,000 (2023–2026).
- NSE–ISB Trading Laboratory Research Grant, INR 300,000 (2022).
- NSE–ISB Trading Laboratory Research Grant, INR 500,000 (2020).
- NSE–NYU Initiative for Emerging Market Studies, Research Grant, USD 7,500 (2019).
- EY – Institute for Emerging Market Studies, Research Grant, INR 600,000 (2019).
- Doctoral Fellowship, Indian School of Business (2017–2023).
- Deakin HDR Scholarship (Australian Government Research Training Program) (2020–2023).

Teaching

Instructor

- Corporate Finance (MBA Core), IIM Bangalore (2023, 2025).
- Wealth Management and Personal Financial Planning (MBA Elective), IIM Bangalore (2023, 2024, 2025).
- Empirical Research in Accounting and Finance (PhD), IIM Bangalore (2025).

Professional Experience

- Research Intern, FMO (Dutch Development Bank), The Hague (2016).
- Senior Technology Analyst, Estee Advisors Pvt. Ltd., Gurgaon (2011–2014).

Skills

- Programming / data: Python, SQL, Stata.
- Languages: Hindi (native), English (fluent).

Certifications

- Certification in Blockchain and Distributed Ledger Technologies, IIIT Hyderabad (2022–2023).
- Derivatives Market (Dealers) Module, NCFM (2011).

Last updated: December 2025.