

MOHIT DESAI

Binghamton University,
School of Management AA204,
4400 Vestal Parkway East, Binghamton, NY 13902

E-mail: mdesai8@binghamton.edu
Website: desaimohit.github.io
Phone: +1 929-426-8492

EMPLOYMENT

School of Management, Binghamton University, Binghamton, NY 2025 - Present
Assistant Professor of Finance

EDUCATION

Kenan-Flagler Business School, University of North Carolina at Chapel Hill 2025
Ph.D. in Finance

Bocconi University, Milan 2014
Master of Quantitative Finance and Risk Management (MAFINRISK)

Delhi University, Hansraj College, India 2011
B.Sc. Mathematics

RESEARCH INTERESTS

Financial Intermediation, Asset Pricing, Finance and Development

ACADEMIC WORK

What Drives Bank Credit Lines? Wholesale Funding and Bank Liquidity Creation (Job Market Paper)

Presentations: EFA 2026, Imperial College, Federal Reserve Board, Peking University HSBC Business School, 20th Annual Olin Finance Conference at WashU Poster session (with award), OFR PhD Symposium 2024, AFA Poster 2025, EFA 2025, Kenan-Flagler Business School

Bridging the Information Gap: Sowing the Seeds of Productivity with High-Speed 4G Internet (with Sumit Agarwal, Pulak Ghosh, and Nishant Vats), Working Paper (2024)

Presentations: EFA 2026 (scheduled), AFA 2025, FCC Economics Seminars (2025)

Forecasting Returns with An Intertemporal CAPM (with Andrei Goncalves), Work in progress (slides on request)

Long-term Effects of Redlining: Evidence from Entrepreneurial Activity (with John Barrios and Nishant Vats), Work in progress (slides on request)

CEO Entrenchment and Activist Investors (with Noah Lyman), Work in progress

A cross-country Exchange Market Pressure (EMP) dataset (with Joshua Felman, Ila Patnaik, and Ajay Shah), *Data in Brief* (2017)

WORK EXPERIENCE

Center for Analytical Finance, Indian School of Business, India 2018-19
Research Associate

National Institute of Public Finance and Policy, India 2014-18
Research Associate

PricewaterhouseCoopers (PwC), India
Analyst - Financial Advisory Services

2011-12

DISCUSSIONS

Discussion of "Ambiguity and Bank Liquidity Provision" at EFA (2026) 2026
Discussion of "When Regulation Misses the Market: Sources of Policy Failure in Banking" at MFA 2026
Discussion of "Upside Risks and Models of Crude Oil Market" at EFA (2025) 2025

COMMENTARY

Mohit Desai, "U.S. Treasury Versus RBI: An Intervention To End All RBI Interventions" in *Bloomberg-quant* (2017)

Mohit Desai and Sanhita Sapatnekar "MPC - Many is better than one" in *Livemint* (2015)

TEACHING

Instructor, FIN 480/580: Risk Management, School of Management, Binghamton University 2025

Instructor, FIN 322: Investments, School of Management, Binghamton University 2025

Instructor, BUSI-408: Corporate Finance, Kenan-Flagler Business School Summer (2022)
Evaluations: Median (5/5), Mean (4.6/5)

Teaching Assistant, MBA-789: Mergers and Acquisitions (Prof. Anil Shivdasani) Spring (2024)
Kenan-Flagler Business School

Awards and Grants

AFA Travel Grant (2025)
OFR PhD Symposium Travel Grant (2025)
20th Annual Finance Conference at WashU Grant (with award) (2025)

PROGRAMMING SKILLS

R programming language (advanced), MATLAB (advanced), Stata (advanced), Python (intermediate), C++ (intermediate), ArcGIS (intermediate)

REFERENCES

Prof. Jacob Sagi (Chair)

Professor of Finance and Wood Center in Real Estate
Distinguished Scholar
Kenan-Flagler Business School
UNC Chapel Hill
✉ jacob_sagi@kenan-flagler.unc.edu

Prof. Anil Shivdasani

Wells Fargo Distinguished Professor of Finance
Kenan-Flagler Business School
UNC Chapel Hill
✉ anil_shivdasani@kenan-flagler.unc.edu

Prof. Sumit Agarwal

Low Tuck Kwong Distinguished Professor of Finance
and Professor of Economics and Real Estate
National University of Singapore
✉ bizagarw@nus.edu.sg