

# Kriti Khanna

Department of Economics  
University of Houston  
238 McElhinney Hall  
Houston, TX 77204-5019

Email: kkhanna2@uh.edu  
Phone no: +13464017686  
Website: <https://kritikhanna.github.io/>

## Education

Ph.D., Economics, University of Houston, Houston, TX, May 2021 (expected)

Dissertation Title: *Credit Contract Enforcement and Income Disparities across Indian States: A Heterogeneous Agents Framework with Formal and Informal Firms*

MPhil Economics, Jawaharlal Nehru University, Delhi, India, 2015

Dissertation Title: *International Monetary System - Evolution, Problems and Future Possibilities*

M.A., Economics, Jawaharlal Nehru University, Delhi, India, 2012

BSc.(H) Mathematics, St. Stephen's College, Delhi University, India, 2008

## Fields of Interest

Macroeconomics, Development, Entrepreneurship

## Working Papers

“Credit Contract Enforcement and Income Disparities across Indian States: A Heterogeneous Agents Framework with Formal and Informal Firms” **[Job Market Paper]**

*Abstract:* Effective enforcement of credit contracts and the legal protection of investors is associated with an efficient allocation of capital and entrepreneurial skills across production units, leading to increased aggregate productivity and output per capita of an economy. My paper evaluates quantitatively the role of efficiency in enforcement of credit contracts in explaining the income per capita disparities across Indian States. I calibrate for each state a dynamic, infinite horizon, heterogeneous agents, 3-occupational types, general equilibrium model with credit contract enforcement related borrowing frictions and heterogeneous formal and informal firms. In the model, state-specific ability to enforce credit contracts, as measured by speed of clearing of civil cases by state courts, impacts the borrowing ability of individuals, the potential size of firms they can run and profits they can earn, and further their occupational choices, savings and contribution to GDP. Exploiting the variation in implementation of a judicial reforms policy across Indian states in 2002, I empirically identify the causal impact of credit contract enforcement on occupational choices of the working population in India, indicating that my structural model mechanisms are grounded in strong empirics.

## Teaching and Research Experience

- *Lecturer*, Principles of Microeconomics (Spring 2020, Summer 2019)
- *Lecturer*, Principles of Macroeconomics (Fall 2018)
- *Teaching Assistant*, Introduction to Statistics, Mathematics for Economics (Fall 2019)
- *Teaching Assistant*, Intermediate Microeconomics (Spring 2019)
- *Teaching Assistant*, Introduction to Econometrics (Spring 2018, Fall 2017)
- *Teaching Assistant*, History of Economics (Spring 2017)
- *Teaching Assistant*, Behavioral Economics (Fall 2016)

## Other Professional Experience

Software Analyst, Tata Consultancy Services, Tata Consultancy Services, Bangalore, India, 2008-2010

## Fellowships, Honors, and Awards

- *Dr. Walter J. Primeaux Jr. and Natalie A. Primeaux Scholarship*, University of Houston, 2020
- *Graduate Tuition Fellowship*, University of Houston, 2016 – present
- *UGC NET Lectureship Eligibility Examination*, India, June 2015
- *Research Scholarship*, Jawaharlal Nehru University, Delhi, India

## Conferences and Presentations

Graduate Workshop, University of Houston, 2019, 2020

## Languages

English (Proficient), Hindi (Native)

## Computer Skills

Matlab, Stata, R, C++, JAVA, LATEX

**Citizenship/Visa:** India/F1 Visa

## References

### Professor Kei Mu Yi

Department of Economics

University of Houston

Phone: 713-743-3331

Email: [kyi@uh.edu](mailto:kyi@uh.edu)

### Professor Fan Wang

Department of Economics

University of Houston

Phone: 713-743-0329

Email: [fwang@uh.edu](mailto:fwang@uh.edu)

### Professor German Cubas

Department of Economics

University of Houston

Phone: 713-743-3187

Email: [gcubasnorando@uh.edu](mailto:gcubasnorando@uh.edu)

### Professor Ruxandra Boul

Department of Economics

University of Houston

Phone: 713-743-3836

Email: [rprodon@uh.edu](mailto:rprodon@uh.edu)