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**Citizenship:** U.S.A.

**Academic Employment:**

Assistant Professor of Business Economics and Public Policy, The Wharton School, University of Pennsylvania, July 2009 - present

**Other Affiliations:**

Affiliate, Bureau for Research and Economic Analysis of Development (BREAD), 2012-present  
Affiliate, Innovations for Poverty Action Small and Medium Enterprise Initiative, 2010-present

**Fields of Specialization:**

Development Economics  
Finance

**Dissertation Committee:**

Professor Dean Karlan  
Professor Christopher Udry  
Professor Sendhil Mullainathan

**Degrees:**

Ph.D., Economics, Yale University, 2009  
M.Phil., Economics, Yale University, 2005  
M.A., Economics, Yale University, 2004  
B.A., Economics with Minor in Mathematics, Stanford University, 2002

**Research Grants:**

Rodney L. White Center for Financial Research, 2011  
Penn Lauder CIBER Faculty Project Grant, 2011  
R3 MicroInsurance Facility Research Grant, 2011  
Wharton Dean's Fund, 2010  
Wharton Global Initiatives, 2010, 2011  
Penn Undergraduate Research Mentorship Research Assistant and Research Grant, 2010  
Wharton Risk Center, 2010-2011  
National Science Foundation Grant, Dissertation Research in Economics, 2007 – 2009

Russell Sage Small Grant in Behavioral Economics (with Keith Gamble), 2008  
Whitebox Advisors Behavioral Research Grant (with Keith Gamble), 2007

### **Fellowships, Honors and Awards:**

John F. Enders Summer Fellowship, Yale University, 2008  
Finalist (top 5), Hamilton Project Policy Innovation Competition, 2007  
Ryoichi Sasakawa Young Leaders' Fellowship, Yale University, 2004 – 2005  
Economic Growth Center Prize, Yale University, 2003 – 2007  
Graduate School of Arts and Sciences Fellowship, Yale University, 2003 – 2007  
Yale University Summer Fellowship, 2004, 2005, 2006  
National Science Foundation Graduate Research Fellowship Honorable Mention, 2002  
Fulbright Scholar to India, 2002-2003

### **Teaching Experience:**

Instructor, Business in the Global Political Environment, Wharton, Spring (2010), Fall (2010,2011)  
Head Teaching Fellow, Financial Markets, Yale University, Spring 2008  
Teaching Fellow, Introduction to Microeconomics, Yale University, Fall 2007  
Teaching Assistant, Randomized Evaluations, Jameel Poverty Action Lab, Summer 2006

### **Research Experience:**

Field Work, Indian household survey design and implementation, 2006 and 2007  
Research Assistant, Yale University, Professor Chris Udry, Fall 2005  
Research Assistant, Yale University, Professor Robert Shiller, Summer 2005  
Research Assistant, Yale University, Professor Eduardo Engel, Summer 2005

**Referee Service:** *American Economic Review, B.E. Journal of Economic Analysis & Policy, IPA SME Initiative Grants Program, Journal of Development Economics, Journal of Finance, Journal of Human Resources, Journal of Risk Management in Financial Institutions, Review of Economic Studies, Review of Economics and Statistics, World Bank Economic Review*

### **Presentations:**

2012: (including scheduled): AEA Annual Meetings (presenter and discussant), NBER Law and Economics Program Meeting, World Bank ABCDE Conference, Berlin Behavioral Economics Workshop

2011: AEA Annual Meetings (discussant), Utah Winter Finance Conference, Hunter College, World Bank New Ideas in Business Growth Conference (discussant), Rand Behavioral Finance Forum, Helsinki Finance Summit, New Directions in Applied Microeconomics Conference (in Florence, Italy), Indian School of Business Summer Research Conference 2011, Bocconi, Stockholm School of Economics, IIES Stockholm University

2010: MIT Development Economics Workshop, RAND, 4<sup>th</sup> Emerging Markets Finance Conference (Beijing), Econometric Society World Congress 2010, NBER Household Finance Working Group, World Bank Development Economics Research Group, IPA MFI Impact and Innovation Conference, Financial Management Association, Northeast Universities Development Consortium (presenter and discussant), ISI Conference on Growth and Development, IGIDR Emerging Markets Finance Conference

2009: International Food Policy Research Institute, Federal Trade Commission, Wharton Business and Public Policy, Georgetown Public Policy, Compass Lexecon, Wesleyan, Rutgers-Newark, Kellogg (Finance), Brown, University of California at San Diego, Oberlin, University of Virginia, Johns Hopkins School of Advanced International Studies, World Bank Conference on Financial Literacy (discussant)

2008: Northeast Universities Development Consortium (presenter and discussant)

**Language Skills:**

English (native), Hindi (intermediate)

**Publications:**

Anagol, S. and K. Gamble, “How Segregated Framing of Portfolio Results by Asset Affects Investors’ Decisions: Evidence from a Lab Experiment,” forthcoming, *Journal of Behavioral Finance*.

Anagol, S. and H. Kim. “The Impact of Shrouded Fees: Evidence from a Natural Experiment in the Indian Mutual Fund Market,” (2012), *American Economic Review*, 102(1): 576-593.

Udry, C. and S. Anagol “The Return to Capital in Ghana,” (2006), *American Economic Review, Papers and Proceedings*, 96(2): 388-393.

**Working Papers:**

Anagol, S., Cole, S. and S. Sarkar. “Understanding the Incentives of Commissions Motivated Agents: Theory and Evidence from the Indian Life Insurance Market”, November 2011, *submitted*.

Anagol, S. “Adverse Selection in Asset Markets: Theory and Evidence from the Indian Market for Cows”, November 2011.

Anagol, S., Marisetty, V., Sane, R. and B. Venugopal. “The Impact of Capping Commissions: Evidence from a Natural Experiment in the Indian Mutual Funds Market”, November 2011.

Anagol, S., Bennett, S., G. Bryan, T. Davenport, N. Hite, D. Karlan, P. Lagunes and M. McConnell , “There’s Something About Ambiguity,” August 2011.