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| CONTACT<br>INFORMATION  | Georgia Institute of Technology<br>800 West Peachtree Street, N.W. #408,<br>Atlanta, GA - 30308   | manasa.gopal@scheller.gatech.edu<br>www.manasagopal.com |
| APPOINTMENTS  | <b>Scheller College of Business, Georgia Institute of Technology</b> , Atlanta, USA<br><br>Assistant Professor of Finance, August 2020 -  |   |
| EDUCATION   | <b>Leonard N. Stern School of Business, New York University</b> , NY, USA<br><br>Ph.D. in Finance, May 2020<br><i>Dissertation Title: "Essays in Business Lending"</i><br><br><b>Birla Institute of Technology &amp; Science, Pilani</b> , India<br><br>MSc.(Hons.), Economics, May 2014 <ul style="list-style-type: none"> <li>• <i>Distinction</i></li> </ul><br>B.E.(Hons.), Electrical and Electronics Engineering, May 2014 <ul style="list-style-type: none"> <li>• <i>Specialization: Microelectronic Circuits</i></li> <li>• <i>Distinction</i></li> </ul>  |   |
| RESEARCH<br>INTERESTS   | Financial Intermediation, Corporate Finance   |   |
| PUBLISHED<br>ARTICLES   | <ol style="list-style-type: none"> <li>1. <b>The Effects of COVID-19 on Small Business Finances and the Interaction of Home and Work Responsibilities</b>, <i>(with Georgij Alekseev, Safaa Amer, Theresa Kuchler, JW Schneider, Johannes Stroebel, Nils Wernerfelt)</i>, <b>Forthcoming, Management Science</b></li> <li>2. <b>The Rise of Finance Companies and FinTech Lenders in Small Business Lending</b>, <i>(with Philipp Schnabl)</i>, <b>Forthcoming, Review of Financial Studies</b></li> </ol>  |   |
| WORKING<br>PAPERS   | <ol style="list-style-type: none"> <li>1. <b>Nonbank Lending and Credit Cyclicity</b>, <i>(with Quirin Fleckenstein, Germán Gutiérrez, and Sebastian Hillenbrand)</i>, <b>Revise and Resubmit, Review of Financial Studies</b></li> <li>2. <b>How Collateral Affects Small Business Lending: The Role of Lender Specialization</b></li> </ol>   |   |
| PRESENTATIONS<br>(INCLUDING<br>SCHEDULED AND<br>CO-AUTHOR<br>PRESENTATIONS) | <b>2022</b> - Central Bank of Ireland, Boston College, Fintech: Innovation, Inclusion, and Risks Conference 2022, OCC- Treasury, Chicago Booth Symposium on Private Firms: Reporting, Financing, and the Aggregate Economy, Western Finance Association, Bank of International Settlements*, Labor and Finance Group Conference, Financial Management Association, Cornell University<br><br><b>2021</b> - American Finance Association, Midwest Finance Association, ECB-RFS Macro-Finance Conference, Swiss Winter Finance Conference of Financial Intermediation (x2), Financial Intermediation Research Society (FIRS) (x2), SFS Cavalcade, Central Bank Research Association (CEBRA) Annual Meeting, European Finance Association (EFA), Federal Reserve Bank of New York, FDIC/ JFSR Bank Research Conference |   |

**2020** - Rochester (Simon), Georgia Tech (Scheller), University of Florida (Warrington), University of Houston (Bauer), Southern Methodist University (Cox), Indiana University (Kelley), Federal Reserve Bank of New York, Federal Reserve Board (Financial Structures, Financial Intermediaries Analysis), Johns Hopkins University (Carey), Indian School of Business, Texas A&M Young Scholars Finance Consortium<sup>c</sup>, Showcasing Women in Finance Conference<sup>c</sup>, NYU Stern (Faculty Insights Series), Federal Reserve Board (Macroprudential Policy Analysis), Atlanta Fed and GSU Conference on Financial Stability and the Coronavirus Pandemic\*, Nova SBE FinTech Conference\*, Australasian Finance and Banking Conference\*, Empirical Management Conference

**2019** - NYU Stern Finance (x2), Federal Reserve Bank of New York (x2)

<sup>c</sup> - Postponed due to COVID-19; \* - Presentation by co-author

#### REFEREEING

Journal of Finance, Review of Financial Studies, Journal of Financial Economics, Review of Corporate Finance Studies, Review of Finance, National Science Foundation, Journal of Banking and Finance, Financial Markets, Institutions & Instruments, Journal of Financial Services Research, Journal of Money, Credit and Banking,

#### SERVICE ACTIVITIES

- Program Committee, Financial Management Association (FMA), 2022
- Program Committee, Financial Intermediation Research Society (FIRS), 2022
- Census Review Board - September 2021 - current
- Junior Research Advisory Council, Georgia Tech - August 2021 - current
- Recruiting Committee, Finance, Scheller College of Business - 2021, 2022
- CSWEP and AFFECT Fireside Chats - Interviewer for Itay Goldstein - May 2021
- Scheller College of Business, Finance Seminar Series Organizer - August 2020- current

#### DISCUSSIONS

##### **2022**

Fixed Income and Financial Institutions Conference, *“Fintech Disruption, Banks, and Credit (Dis-)Intermediation: When Do Foes Become Friends?”*, Yasser Boualam and Paul Yoo

IMF Macro-Financial Research Conference, *“Investing in Lending Technology: IT Spending in Banking”*, Zhiguo He, Sheila Jioang, Douglas Xu, Xiao Yin

Financial Management Association, *“Does FinTech Lending Lower Financing Costs? Evidence from an Emerging Market”*, Jose Renato Haas Ornelas, Alexandre Reggi Pecora

CEAR GSU/Atlanta Fed, *“Black Box, Greenleaf: Lender Behavior Under Uncertain Collateral Enforcement”*, Taha Ahsin

Northern Finance Association, *“Customer Data Access and Fintech Entry: Early Evidence from Open Banking”*, Tania Babina, Greg Buchak, and Will Gornall

Midwest Finance Association, *“Regulatory Risk Perception and Small Business Lending”*, Joseph Kalmenovitz and Siddharth Vij

RCFS Winter Finance Conference, *“FinTech Lending and Cashless Payments”* Pulak Ghosh, Boris Vallee, and Yao Zeng

##### **2021**

Miami Behavioral Finance Conference, *“Resolving a Paradox: Retail Trades Positively Predict Returns but are Not Profitable”*, Brad M. Barber, Shengle Lin, Terrance Odean

**2020**

Atlanta Fed and GSU Conference on Financial Stability and the Coronavirus Pandemic, *“The Credit Line Channel”* by Daniel L. Greenwald, John Krainer, and Pascal Paul

AWARDS AND  
FELLOWSHIPS

- Best Student Paper, Young Scholars Finance Consortium, 2020
- Lawrence G. Goldberg Prize for the Best Dissertation in Financial Intermediation at NYU Stern, 2020
- Summer Dissertation Internship, Federal Reserve Bank of New York, 2019
- American Finance Association, Travel Grant, 2019
- Marcus Nadler Fellowship, NYU Stern, 2018-2019
- NYU Stern Teaching Commendation, 2017
- NYU Stern Doctoral Fellowship, NYU Stern, 2014-2018

OTHER  
INFORMATION

- Special Sworn Status: U.S. Census Bureau, 2018 -
- Invited Workshop : Princeton Initiative - Macro, Money, and Finance, 2016

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| TEACHING<br>EXPERIENCE | <b>Georgia Tech</b><br>Management of Financial Institutions<br>Undergraduate Level   | Spring 2021, 2022   |
|                        | Evening MBA  | Spring 2022   |
|                        | <b>NYU</b><br><b>Instructor</b><br><i>Corporate Finance</i><br>Undergraduate Level, NYU Stern  | Summer 2017   |
| SKILLS                 | Programming Languages <ul style="list-style-type: none"> <li>• C, C++, Visual Basic, Python, Perl, PHP</li> </ul> Tools <ul style="list-style-type: none"> <li>• STATA, SAS, L<sup>A</sup>T<sub>E</sub>X, MATLAB, MySQL</li> </ul> |   |
| OTHER<br>INFORMATION   | Citizenship: Indian<br>Languages: English, Tamil, Hindi, Kannada   |   |
| REFERENCES             | <b>Philipp Schnabl</b><br><i>Martin J. Gruber Professor</i><br><i>in Asset Management</i><br>Department of Finance<br>NYU Stern<br>E-mail: pschnabl@stern.nyu.edu  | <b>Anthony Saunders</b><br><i>John M. Schiff Professorship</i><br><i>in Finance</i><br>Department of Finance<br>NYU Stern<br>E-mail: asaunder@stern.nyu.edu |
|                        | <b>Viral Acharya</b><br><i>C.V. Starr Professor</i><br><i>of Economics</i><br>Department of Finance<br>NYU Stern<br>E-mail: vacharya@stern.nyu.edu   |   |