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CONTACT INFORMATION	Georgia Institute of Technology 800 West Peachtree Street, N.W. #408, Atlanta, GA - 30308	manasa.gopal@scheller.gatech.edu <a href="http://www.manasagopal.com">www.manasagopal.com</a>
APPOINTMENTS	<b>Scheller College of Business, Georgia Institute of Technology</b> , Atlanta, USA	
	Assistant Professor of Finance, August 2020 -	
EDUCATION	<b>Leonard N. Stern School of Business, New York University</b> , NY, USA Ph.D. in Finance, May 2020 <i>Dissertation Title: "Essays in Business Lending"</i>	
	<b>Birla Institute of Technology &amp; Science, Pilani</b> , India MSc.(Hons.), Economics, May 2014 <ul style="list-style-type: none"> <li>• <i>Distinction</i></li> </ul>	
	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 INTERESTS	Financial Intermediation, Corporate Finance	
PUBLISHED 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>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>Review of Financial Studies, Editor's Choice</b></li> </ol>	
WORKING PAPERS	<ol style="list-style-type: none"> <li>1. <b>Nonbank Lending and Credit Cyclicalities</b>, (<i>with Quirin Fleckenstein, Germán Gutiérrez, and Sebastian Hillenbrand</i>), <b>Conditionally Accepted, Review of Financial Studies</b></li> <li>2. <b>Shadow Always Touches the Feet: Implications of Bank Credit Lines to Non-Bank Financial Intermediaries</b>, (<i>with Viral Acharya, Max Jager and Sascha Steffen</i>)</li> <li>3. <b>How Collateral Affects Small Business Lending: The Role of Lender Specialization</b></li> </ol>	
WORK IN PROGRESS	<ol style="list-style-type: none"> <li>1. <b>Fragile Financing? How Corporate Reliance on Shadow Banking Affects Bank Provision of Liquidity</b>, (<i>with Viral Acharya and Sascha Steffen</i>)</li> <li>2. <b>The Dark Side of Entrepreneurship</b>, (<i>with Sudheer Chava, Manpreet Singh and Yafei Zhang</i>)</li> <li>3. <b>Shadow Banks and the Dynamic Effects of Monetary Policy on Small Business Lending</b>, (<i>with Andres Sarto, Dominik Supera and Olivier Wang</i>)</li> </ol>	

PRESENTATIONS (INCLUDING SCHEDULED AND CO-AUTHOR PRESENTATIONS)	<p><b>2024</b> - Syracuse University, University of Central Florida, Federal Reserve Bank of New York Workshop on Non-Bank Financial Institutions, European Finance Association, Regulating Financial Markets Conference, Fischer-Shain Center Research Conference, Federal Reserve Bank of Boston Stress Testing Research Conference, Sveriges Riksbank (Swedish Central Bank)</p> <p><b>2023</b> - Georgia Tech/Atlanta Fed Household Finance Conference, Emory University, Kentucky Finance Conference, University of Sydney, University of Technology Sydney, University of Melbourne, KUBS-KAIST Finance Seminar</p> <p><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</p> <p><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</p> <p><b>2020</b> - 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&amp;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</p> <p><b>2019</b> - NYU Stern Finance (x2), Federal Reserve Bank of New York (x2)</p>
	<p><sup>c</sup> - Postponed due to COVID-19; * - Presentation by co-author</p>
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	<ul style="list-style-type: none"> <li>• Rising Scholar Committee, Eastern Finance Association, <i>2025</i></li> <li>• Organizing Committee, Georgia Tech- Atlanta Fed Household Finance Conference, <i>2023-</i></li> <li>• Scientific Committee, Central Bank of Ireland Conference on “Financial stability policies in a changing lending landscape”</li> <li>• Program Committee, Western Finance Association (WFA), <i>2024</i></li> <li>• Program Committee, European Finance Association (EFA), <i>2024</i></li> <li>• Session Chair, Midwest Finance Association (MFA), <i>2023</i></li> <li>• Program Committee, Financial Intermediation Research Society (FIRS), <i>2023, 2024</i></li> <li>• Program Committee, Financial Management Association (FMA), <i>2022</i></li> <li>• Census Review Board - <i>September 2021 - current</i></li> <li>• Junior Research Advisory Council, Georgia Tech - <i>August 2021 - current</i></li> </ul>

- Recruiting Committee, Finance, Scheller College of Business - *2021, 2022, 2024*
- CSWEP and AFFECT Fireside Chats - Interviewer for Itay Goldstein - *May 2021*
- Scheller College of Business, Finance Seminar Series Organizer - *August 2020- current*
- Faculty Advisor, South Indian Association

## DISCUSSIONS

### 2024

AFA 2024, *The Rise of Nonbanks and the Quality of Financial Services: Evidence from Consumer Complaints*, Ahmet Degerli and Jing Wang

AFE/AEA 2024, *The Entrepreneurial Finance of FinTech Firms and the Effect of Investments in FinTech Startups on the Performance of Corporate Investors*, Thomas J. Chemmanur, Michael B. Imerman, Harshit Rajaiya, Qianqian Yu

### 2023

Finance, Organizations and Markets (FOM) Conference, Yale University, “*Does Trade Policy Affect Consumer Credit? The Role of Captive Finance*”, Kristine Hankins, Morteza Momeni, David Sovich

UNC/Duke Corporate Finance Conference “*Ownership Concentration and Performance of Deteriorating Syndicated Loans*”, Mariassunta Giannetti, Ralf Meisenzahl

### 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 Jiaoang, 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	<ul style="list-style-type: none"><li>• Best Student Paper, Young Scholars Finance Consortium, 2020</li><li>• Lawrence G. Goldberg Prize for the Best Dissertation in Financial Intermediation at NYU Stern, 2020</li><li>• Summer Dissertation Internship, Federal Reserve Bank of New York, 2019</li><li>• American Finance Association, Travel Grant, 2019</li><li>• Marcus Nadler Fellowship, NYU Stern, 2018-2019</li><li>• NYU Stern Teaching Commendation, 2017</li><li>• NYU Stern Doctoral Fellowship, NYU Stern, 2014-2018</li></ul>
OTHER INFORMATION	<ul style="list-style-type: none"><li>• Special Sworn Status: U.S. Census Bureau, 2018 -</li><li>• Invited Workshop : Princeton Initiative - Macro, Money, and Finance, 2016</li></ul>
TEACHING EXPERIENCE	<p><b><u>Georgia Tech</u></b> Management of Financial Institutions Undergraduate Level Spring 2021 -</p> <p>Evening MBA Spring 2022 -</p>
	<p><b><u>NYU</u></b> <b>Instructor</b> <i>Corporate Finance</i> Summer 2017 Undergraduate Level, NYU Stern</p>
SKILLS	<p>Programming Languages<ul style="list-style-type: none"><li>• C, C++, Visual Basic, Python, Perl, PHP</li></ul></p> <p>Tools<ul style="list-style-type: none"><li>• STATA, SAS, R, L<sup>A</sup>T<sub>E</sub>X, MATLAB, MySQL</li></ul></p>
OTHER INFORMATION	Citizenship: India