

CONTACT INFORMATION	Georgia Institute of Technology 800 West Peachtree Street, N.W. #408, Atlanta, GA - 30308	manasa.gopal@scheller.gatech.edu www.manasagopal.com
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	
WORKING PAPERS	<ol style="list-style-type: none"> <li>1. <b>How Collateral Affects Small Business Lending: The Role of Lender Specialization</b>, <i>Job Market Paper</i>.</li> <li>2. <b>The Rise of Finance Companies and FinTech Lenders in Small Business Lending</b>, (<i>with Philipp Schnabl</i>).</li> <li>3. <b>Nonbank Lending and Credit Cyclicity</b>, (<i>with Quirin Fleckenstein, Germán Gutiérrez, and Sebastian Hillenbrand</i>)</li> <li>4. <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>)</li> </ol>	
PRESENTATIONS (INCLUDING SCHEDULED AND CO-AUTHOR PRESENTATIONS)	<p><b>2021</b> - American Finance Association, Midwest Finance Association, ECB-RFS Macro-Finance Conference, Swiss Winter Finance Conference of Financial Intermediation (x2)</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>	

REFEREING	Review of Financial Studies, Journal of Financial Economics, Review of Finance, Journal of Banking and Finance, Financial Markets, Institutions & Instruments	
DISCUSSIONS	<b>2020</b> - Atlanta Fed and GSU Conference on Financial Stability and the Coronavirus Pandemic, <i>“The Credit Line Channel”</i> 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 in Financial Intermediation 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	<b><u>Georgia Tech</u></b> Management of Financial Institutions Undergraduate Level	Spring 2021, <i>Scheduled</i>
	<b><u>NYU</u></b> <b>Instructor</b> <i>Corporate Finance</i> Undergraduate Level, NYU Stern Instructor Rating: 6.3/7.0	Summer 2017
	<b>Teaching Assistant</b> <i>Risk Management in Financial Institutions</i> Instructor: Prof. Anthony Saunders Undergraduate Level, NYU Stern	Spring 2018, 2019
	<i>Corporate Finance</i> Instructor: Prof. Philipp Schnabl Langone MBA, NYU Stern	Fall 2018, 2019
	<i>Corporate Finance</i> Instructor: Prof. Andre de Souza Undergraduate Level, NYU Stern	Spring 2017
	<i>Foundations of Finance</i> Instructor: Prof. Andre de Souza Undergraduate Level, NYU Stern	Summer 2016
	<i>Credit Risk</i> Instructor: Prof. Viral Acharya Langone MBA, NYU Stern	Winter 2016
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  
INFORMATION

Citizenship: Indian  
Languages: English, Tamil, Hindi, Kannada

REFERENCES

**Philipp Schnabl (Chair)**

*Martin J. Gruber Professor  
in Asset Management*

Department of Finance  
NYU Stern

E-mail: pschnabl@stern.nyu.edu

**Anthony Saunders**

*John M. Schiff Professorship  
in Finance*

Department of Finance  
NYU Stern

E-mail: asaunder@stern.nyu.edu

**Viral Acharya**

*C.V. Starr Professor  
of Economics*

Department of Finance  
NYU Stern

E-mail: vacharya@stern.nyu.edu