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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 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	
PUBLISHED ARTICLES	1. <b>The Effects of COVID-19 on Small Business Finances and the Interaction of Home and Work Responsibilities</b> , (with Georgij Alekseev, Safaa Amer, Theresa Kuchler, JW Schneider, Johannes Stroebel, Nils Wernerfelt), <b>Forthcoming, Management Science</b>	
WORKING PAPERS	1. <b>The Rise of Finance Companies and FinTech Lenders in Small Business Lending</b> , (with Philipp Schnabl), <i>Conditionally Accepted, Review of Financial Studies</i>  2. <b>Nonbank Lending and Credit Cyclicalities</b> , (with Quirin Fleckenstein, Germán Gutiérrez, and Sebastian Hillenbrand), <i>Revise and Resubmit, Review of Financial Studies</i>  3. <b>How Collateral Affects Small Business Lending: The Role of Lender Specialization</b> ,	
PRESENTATIONS (INCLUDING SCHEDULED AND CO-AUTHOR PRESENTATIONS)	<b>2022</b> - Bank of Ireland, Fintech: Innovation, Inclusion, and Risks Conference 2022, OCC- Treasury  <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  <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&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
SERVICE ACTIVITIES	<ul style="list-style-type: none"> <li>• Program Committee, Financial Intermediation Research Society (FIRS), 2022</li> <li>• Census Review Board - <i>September 2021 - current</i></li> <li>• Junior Research Advisory Council, Georgia Tech - <i>August 2021 - current</i></li> <li>• Recruiting Committee, Finance, Scheller College of Business - Fall 2022</li> <li>• CSWEP and AFFECT Fireside Chats - Interviewer for Itay Goldstein - <i>May 2021</i></li> <li>• Scheller College of Business, Finance Seminar Series Organizer - <i>August 2020- current</i></li> </ul>
DISCUSSIONS	<p><b>2021</b> - Miami Behavioral Finance Conference, <i>“Resolving a Paradox: Retail Trades Positively Predict Returns but are Not Profitable”</i>, Brad M. Barber, Shengle Lin, Terrance Odean</p> <p><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</p>
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	<b>Georgia Tech</b> Management of Financial Institutions Undergraduate Level Instructor Rating: 4.5/5.0	Spring 2021
	<b>NYU</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 • C, C++, Visual Basic, Python, Perl, PHP  Tools • STATA, SAS, L <sup>A</sup> T <sub>E</sub> X, MATLAB, MySQL	
OTHER INFORMATION	Citizenship: Indian Languages: English, Tamil, Hindi, Kannada	
REFERENCES	<b>Philipp Schnabl</b> <i>Martin J. Gruber Professor</i> <i>in Asset Management</i> Department of Finance NYU Stern E-mail: pschnabl@stern.nyu.edu	<b>Anthony Saunders</b> <i>John M. Schiff Professorship</i> <i>in Finance</i> Department of Finance NYU Stern E-mail: asaunder@stern.nyu.edu
	<b>Viral Acharya</b> <i>C.V. Starr Professor</i> <i>of Economics</i> Department of Finance NYU Stern E-mail: vacharya@stern.nyu.edu	