

# ROHAN GANDURI

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## ACADEMIC EMPLOYMENT

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### Georgia Institute of Technology

Atlanta, GA

Assistant Professor of Real Estate Finance

*Jul 2025 – present*

### Emory University

Atlanta, GA

Assistant Professor of Finance

*Jul 2016 – Jun 2025*

## EDUCATION

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### Georgia Institute of Technology

Atlanta, GA

Ph.D. in Finance

*2016*

M.S. in Quantitative & Computational Finance

*2010*

### Indian Institute of Technology (IIT) Bombay

Mumbai, India

B.Tech in Engineering Physics

*2006*

## RESEARCH INTERESTS

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Household Finance, Real Estate, Banking

## PUBLICATIONS

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**Do Property Rehabs Affect Neighboring Property Prices?** – with Gonzalo Maturana

**Journal of Urban Economics**, 2024, 143, 103694

*Conferences: ITAM (2021), AREUEA (2021), UEA (2021)*

**What Drives Screening Incentives in Non-bank Mortgage Originators?**

**Real Estate Economics**, 2023, 51(6), 1321–1355.

*Conferences: WFA (2016)*

*Coverage: Harvard Bankruptcy Roundtable*

**Shocked by Bank Funding Shocks: Evidence from Consumer Credit Cards** – with Sudheer Chava, Nikhil Paradkar, and Linghang Zeng

**Review of Financial Studies**, 2023, 36(10), 3906–3952.

*Conferences: WFA (2020), NFA (2019), EFA (2019), FIRS (2019), CFIC (2019), CFPB Research Conference (2019), FRB Cleveland Conference (2019), FRB Atlanta Conference (2019), Moscow Finance Conference (2019)*

**Credit Default Swaps and Lender Incentives in Bank Debt Renegotiations** – with Indraneel Chakraborty and Sudheer Chava

**Journal of Financial and Quantitative Analysis**, 2023, 58(5), 1911–1942.

*Conferences: AFA (2016)*

**Tracing the Source of Liquidity for Distressed Housing Markets** – with Steven Xiao and Serena Xiao

**Real Estate Economics**, 2023, 51(2), 408–440.

*Conferences: ASSA (2020), Urban Institute (2019), AREUEA (2019), Oregon Summer Finance Conference (2019), CICF (2019), FRBA Real Estate Conference (2019)*

**Impact of Marketplace Lending on Consumers’ Future Borrowing Capacities and Borrowing Outcomes** – with Sudheer Chava, Nikhil Paradkar, and Yafei Zhang

**Journal of Financial Economics**, 2021, 142(3), 1186–1208.

**Do Bond Investors Price Tail Risk Exposures of Financial Institutions?** – with Sudheer Chava and Vijay Yerramilli

**Quarterly Journal of Finance**, 2021, 11(01), 215003.

*GARP Risk Management Research Award, 2013*

*Conferences: AFA (2015), CenFIS FRB Atlanta (2014), Erasmus Credit Conference (2014)*

**Do Credit Default Swaps Mitigate the Impact of Credit Rating Downgrades?** – with Sudheer Chava and Chayawat Ornthanalai

**Review of Finance**, 2019, 23(3), 471–511.

*Review of Finance Editor’s Choice Lead Article*

*Finalist for the Pagano-Zechner Best Paper award in the Review of Finance, 2019*

*Q Group Research Award, 2012*

*Conferences: WFA (2013), EFA (2012), FDIC Conference (2012)*

## WORKING PAPERS

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**Gender-based Sorting in the Credit Card Market** – with Nikhil Paradkar and Yafei Zhang

**Revise and Resubmit, Journal of Financial Economics**

–AFA, New Orleans, Jan 2023

–NFA, Toronto, Sep 2023

**Too Far To Regulate?**

–FIRS, Budapest, May 2020

–CFIC, Chicago, April 2020

## AWARDS AND HONORS

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–WFA Cubist Systematic Strategies Ph.D. Candidate Award for Outstanding Research, 2016

–Q Group Research Award, 2012 for “Are Credit Ratings Still Relevant?”

- GARP Risk Management Research Award, 2013 for “Do Bond Investors Price Tail Risk Exposures of Financial Institutions?”
- AFA Travel Grant Award, 2014
- Recognized for Excellence in Teaching by the Center for the Enhancement of Teaching and Learning’s Thank a Teacher program at Georgia Tech, Fall 2014

## TEACHING EXPERIENCE

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Mergers and Acquisitions (BBA, MBA)	Fall 2016–2024
Fundamentals of Corporate Finance (Undergraduate)	Fall 2012–2014
Riskmathics Risk Management and Trading Conference, Mexico City	Summer 2010–2016
Teaching Assistant for International Finance (Graduate, Undergraduate)	Fall 2010–Fall 2013

## PRESENTATIONS

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### Academic Seminars:

- 2024: University of Iowa  
University of Central Florida  
Georgia Tech
- 2023: Syracuse University
- 2021: Baruch College
- 2019: FRB Philadelphia  
CAFRAL (Reserve Bank of India)
- 2018: Georgia Institute of Technology
- 2016: Boston College  
Brandeis University  
Columbia University  
Emory University  
Georgia State University  
INSEAD  
Singapore Management University  
Southern Methodist University  
Texas A&M University  
Tilburg University  
University of Chicago  
University of Connecticut  
University of Kentucky  
University of Miami  
University of Nebraska Lincoln
- 2015: Georgia Tech

### Conference Presentation:

- American Finance Association (AFA) Annual Meetings, New Orleans Jan 2023
- Pension Real Estate Association (PREA) Conference, Atlanta, Jun 2022
- AREUEA National Conference (AREUEA) Jun 2021
- European Urban Economics Association (UEA) May 2021
- Western Finance Association (WFA) Annual Meetings, San Francisco Jun 2020
- Financial Intermediation Research Society (FIRS), Budapest\* May 2020
- Chicago Financial Institutions Conference (CFIC), Chicago\* Apr 2020
- Urban Institute, Washington D.C. Feb 2020

-FRBA Real Estate Conference, Atlanta	Dec 2019
-Financial Stability Conference, Cleveland	Nov 2019
-European Finance Association (EFA), Lisbon	Aug 2019
-Financial Intermediation Research Society (FIRS), Savannah	May 2019
-Chicago Financial Institutions Conference (CFIC), Chicago	Apr 2019
-Western Finance Association (WFA) Annual Meetings, Park City	Jun 2016
-American Finance Association (AFA) Annual Meetings, San Francisco	Jan 2016
-American Finance Association Annual (AFA) Meetings, Boston	Jan 2015
-CenFIS Conference, Federal Reserve Bank of Atlanta, Atlanta	Nov 2014
-Erasmus Credit Conference, Rotterdam	Aug 2014
-Western Finance Association (WFA) Annual Meetings, Lake Tahoe	Jun 2013
(*) Canceled due to COVID.	

#### *Conference Discussant:*

-APPAM 2023 Fall Research Conference	Nov 2023
-Northern Finance Association (NFA)	Sep 2023
-Western Finance Association (WFA)	Jun 2023
-Pre-WFA Real Estate Research Symposium	Jun 2023
-OCC Symposium on Emerging Risks in Banking	Jun 2023
-OFR Rising Scholars Conference	May 2023
-Midwest Finance Association (MFA)	Mar 2023
-ASSA Annual Meeting	Jan 2022
-Northern Financial Association (NFA)	Sep 2021
-European Urban Economics Association (UEA)	May 2021
-Fixed Income and Financial Institutions Conference (FIFI)	Oct 2020
-Chicago Financial Institutions Conference (CFIC)	Apr 2019
-Short-Term Funding Markets Conference (STFM)	Mar 2019
-Midwest Finance Association (MFA)	Mar 2019
-Financial Stability Implications of New Technology, Atlanta	Oct 2018
-European Finance Conference (EFA)	Aug 2018
-FRBA & GSU Real Estate Finance Conference	Nov 2017
-Northern Financial Association (NFA)	Sep 2017
-SFS Cavalcade Conference	May 2014
-Fixed Income Conference	Apr 2014
-Financial Management Association (FMA) Annual Meeting	Oct 2012

## **PROFESSIONAL SERVICE**

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#### *Referee Work:*

European Economic Review (EER), Journal of Banking and Finance (JBF), Journal of Corporate Finance (JCF), Journal of Finance (JF), Journal of Financial Economics (JFE), Journal of Financial and Quantitative Analysis (JFQA), Journal of Financial Services Research (JFSR), Journal of Real Estate Finance and Economics (JREFE), Management Science (MS), Real Estate Economics (REE), Review of Financial Studies (RFS), Review of Finance (RF)

#### *Committee Work:*

Program Committee, SFS Cavalcade NA, 2025  
Program Committee, European Finance Association (EFA), 2024  
Program Committee, Georgia Tech-Atlanta Fed Household Finance Conference, 2024-2025  
Membership Committee, American Real Estate and Urban Economics Association (AREUEA), 2023-2025

Program Committee, Northern Finance Association (NFA), 2019–2025  
Program Committee, Financial Intermediation Research Society (FIRS), 2019–2020  
Program Committee, Financial Management Association (FMA) 2021

## PRACTITIONER ARTICLES

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- “*Extracting Market Implied Risk-Neutral Probabilities*” – Riskmathics Trading & Risk Magazine, 2014
- “*Repo Regret?*” – Harvard Bankruptcy Roundtable, 2017

## MEDIA

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- Institutional investors’ impact on the housing markets – Urban Institute
- Lenders may have to scale back to survive – The Mortgage Note
- Older Americans increasingly struggling to save for retirement – CBS News
- Rent prices appear to be cooling off in Atlanta – Georgia Public Broadcasting
- Here’s why rental rates are on the way down in metro Atlanta – 11Alive News
- Insider loans – FOX5 Atlanta

## OTHER EMPLOYMENT

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Analyst App Programmer, Global Structured Products Division, Bank of America Continuum Solutions Pvt. Ltd.	Sep 2007 – Aug 2008 Hyderabad, India
Senior Associate, Financial Services Division, TechSpan Inc.	Jul 2006 – Sep 2007 Bangalore, India

## TECHNICAL STRENGTHS

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R, Stata, Matlab, SQL, C/C++, Java, Perl, Python, SAS