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EDUCATION

Ph.D. , Stern School of Business, New York University, NY, NY	1999
M.Phil. , Stern School of Business, New York University, NY, NY	1997
MBA , Indian Institute of Management (IIM), Bangalore, India	1991
B.Tech. , Indian Institute of Technology (IIT), New Delhi, India	1989

EXPERIENCE

Georgetown University , Associate Professor with Tenure	2006-Present
Georgetown University , Assistant Professor	1999-2001, 2003-2006
McKinsey & Company , Corporate Finance and Strategy Practice	2001-2003
New York University , Instructor	1997-1998
The ICICI Ltd. , Assistant Manager, Project Finance Division	1991-1994

PUBLICATIONS

- “Lending Relationships and Loan Contract Terms: Does Size Matter?” with S. Bharath (University of Michigan), A. Saunders (New York University) and A. Srinivasan (National University of Singapore), *Review of Financial Studies*, Forthcoming.
- “You Can’t Take It With You: Sunset Provisions for Equity Compensation When Managers Retire, Resign, or Die,” with D. Yermack (New York University), *Journal of Corporate Finance*, Forthcoming.
- “So What Do I Get? The Bank’s View of Lending Relationships” with S. Bharath (University of Michigan), A. Saunders (New York University) and A. Srinivasan (National University of Singapore), *Journal of Financial Economics* 85, 368-419, 2007.
 - (Winner of the 2004 FMA Financial Institutions & Markets Best Paper Award)
 - Reprinted in *Proceedings of the 40th Annual Conference on Bank Structure and Competition, May 2004, Federal Reserve Bank of Chicago*.
- “ADR Holdings of US-based Mutual Funds” with R. Aggarwal (Georgetown University) and L. Klapper (The World Bank), *Journal of Banking & Finance*, 31, 6, 1649-1667, 2007.
- “Who survives: A cross-country comparison” with L. Klapper (The World Bank), *Journal of Financial Stability*, 3, 3, 261-278, 2007 .

- “Demutualization and Public Offerings of Financial Exchanges” with R. Aggarwal (Georgetown University), *Journal of Applied Corporate Finance*, 18, 96-113, Spring 2006.
- “Demutualization and Cross-Country Merger of Exchanges” with R. Aggarwal (Georgetown University), *Journal of Financial Transformation*, 18, 143-150, 2006.
- “Debtor in Possession Financing and Bankruptcy Resolution: Empirical Evidence” with K. John (New York University), M. Puri (Duke University), and G. Ramirez (Kennesaw State University), *Journal of Financial Economics*, 69, 259-280, 2003.
 - Reprinted in *Proceedings of the 36th Annual Conference on Bank Structure and Competition, May 2004, Federal Reserve Bank of Chicago*.
- “Financial Distress and Bank Lending Relationships” with A. Saunders (New York University) and A. Srinivasan (University of Georgia), *Journal of Finance*, 58, 1, 375-399, 2003.
- “Bank Borrowers and Loan Sales: New Evidence on the Uniqueness of Bank Loans” with A. Saunders (New York University) and M. Puri (Duke University), *Journal of Business*, 76, 4, 563-582, 2003.
- “Litigation Exposure, Capital Structure and Shareholder Value: The case of Brooke Group” with D. Yermack (New York University), *Journal of Corporate Finance*, 9, 271-294, 2003. (*Lead Article*)
- “Capital Formation and the Internet” with R. Aggarwal (Georgetown University), *Journal of Applied Corporate Finance*, 13, 108-113, Spring 2000.
- “The Risks and Returns of Brady Bonds in a Portfolio Framework”, *Financial Markets, Institutions & Instruments*, 6, 45-60, 1997.

WORKING PAPERS/WORK IN PROGRESS

- “A Theoretical Framework for Evaluating Debtor in Possession Financing”.

HONORS AND AWARDS

- Appointed as Dean’s Fellow for increasing the research profile of the School, 2007.
- FMA Best Paper Award in the area of Financial Institutions & Markets, 2004
- Nominated for the university-wide Dorothy Brown award for outstanding faculty, 2004 and 2005
- Georgetown University Summer Research Grant, 2004

- Lee H. Higdon Faculty Research Fellowship through the McDonough School of Business, 2003
- Junior Faculty Research Fellowship, 2003
- New York University Community Trust Fellowship, 1999
- New York University Member Beta Gamma Sigma Honor Society, 1999
- IIM Bangalore, Merit Scholarship , 1991
- IIT New Delhi, Alumni Merit-cum-means Scholarship, 1988

CONFERENCE INVITATIONS

American Finance Association Meetings, 2002, 2004, 2005, 2008
 Financial Intermediation Research Society Conference, 2008
 Wharton - Review of Financial Studies Conference on Corporate Finance of Financial Intermediaries, University of Pennsylvania, 2006
 Mid-Atlantic Research Conference, Villanova University, 2006
 Journal of Financial Intermediation Conference, Berlin, 2005
 Journal of Banking and Finance Conference on Globalization and Financial Services in Emerging Economies, World Bank, 2005
 Conference on Global Asset Management, McGill University, 2005
 OSU-Journal of Financial Economics Conference on Financial Intermediaries, Ohio State University, 2004
 Financial Management Association Meetings, 2004, 2005
 Conference on Bank Structure and Competition, Federal Reserve Bank of Chicago, 2004
 Tuck School of Business-Journal of Financial Economics Conference on Corporate Governance, Dartmouth University, 2000
 Journal of Financial Intermediation Conference, University of Amsterdam, 2000
 Symposium on Innovation and Growth, University of Maryland, 2000
 Conference on Bank Structure and Competition, Federal Reserve Bank of Chicago, 2000
 Conference on Financial Economics and Accounting, University of Michigan, 2000
 Doctoral Student Symposium, Financial Management Association Meetings, 1998
 European Finance Association Meetings, 1997

SEMINAR PRESENTATIONS

University of Virginia, 2004
Washington University, 2004
Drexel University, 2004
Federal Deposit Insurance Corporation (FDIC), 2004
Office of Comptroller of Currency (OCC), 2004
Federal Reserve Board, Washington DC, 1999, 2004
American University, 2003
Virginia Tech, 2000
University of Southern California, 1999
Emory University, 1999
Georgetown University, 1999
University of Georgia, 1999
University of Pittsburgh, 1999
Case Western Reserve University, 1999
Indiana University, 1999

COURSES TAUGHT

Business Finance Management (core undergraduate course at Georgetown)
Venture Capital (elective MBA course at Georgetown)
Advanced Finance Management (elective undergraduate course at Georgetown)
Finance I and Finance II (core MBA courses at Georgetown)
Financial Management (core undergraduate course at New York University)

SERVICE PARTICIPATION FOR PROFESSIONAL ORGANIZATIONS

- Program Committee, The Federal Reserve Bank of New York and NYU sponsored Conference on Financial Intermediation 2006
- Program Committee, Financial Management Association Meeting, 2005, 2008
- Session Chair, Financial Management Association Meeting, 2005
- Discussant, Financial Management Association Meeting, 2005
- Discussant, Western Financial Management Association Meeting, 2005
- Discussant, John M. Olin Conference on Empirical Research on Corporate, Bankruptcy and Security Law, 2004
- Program Committee, Financial Management Association Meeting, 2004
- Session Chair, Financial Management Association Meeting, 2004
- Discussant, Financial Management Association Meeting, 2004
- Discussant European Finance Association Meetings 1997

AD HOC REFEREE FOR ACADEMIC JOURNALS

Journal of Finance
Review of Financial Studies
Management Science
Journal of Financial Intermediation
Journal of Corporate Finance
Journal of Empirical Corporate Finance
Journal of International Business Studies
Journal of Financial Services Research
Journal of Financial Research

COVERAGE IN BUSINESS MEDIA

“Meeting G7, Bush Vows World Economic Fix” *ABC News Good Morning America*, October 11, 2008
“Are We Heading for a Depression?” *NBC News*, October 10, 2008
“Investment banking careers dim for MBA students” *Associated Press*, October 3, 2008.
“3 banks to control a third of U.S. deposits” *The Philadelphia Enquirer*, Sept. 30, 2008.
“Could the bailout turn a profit for taxpayers?” *The Los Angeles Times*, Sept. 28, 2008
“Financial World’s New Job Market Sinks Big Plans: MBA Students Face Changed Game” *The Washington Post*, Sept. 22, 2008.
“Roundtable: Dragon vs. Elephant” *Foreign Exchange with Fareed Zakaria*, PBS Television. Feb 2006.
“Bearing Point to Fight Demand by Bondholders for Early Repayment” *The Washington Post*, November 9, 2005
“Delta could face cash crunch” *The Deal.com*, March 16, 2005
“Ruling could be good news for investors” *The Denver Post*, June 8, 2000
“Impact on Stock: Split expected to boost shares, The break of Microsoft” *The Atlanta Journal Constitution*, June 8, 2000
“I’ll take two to go!” *Fortune*, May 29, 2000