

ROHAN GANDURI

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ACADEMIC EMPLOYMENT

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

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

Household Finance, Real Estate, Banking

PUBLICATIONS

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

Journal of Financial Economics, Accepted

Conferences: AFA (2023), NFA (2023)

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.

Recognized by REE as Top Cited Article 2022–2023

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

Retailer Bankruptcy and Its Spillover to Consumer Credit – with Sudheer Chava, Yafei Zhang, and Xinyue Zhao

–AFA, Washington DC, Jan 2027 (scheduled)

–NFA, Quebec City, Sep 2026 (scheduled)

–GT-FRBA Household Finance Conference, Atlanta, Mar 2026

Credit Limit Rigidities – with Sudheer Chava and Chris Hansman

Too Far To Regulate?

–FIRS, Budapest, May 2020

–CFIC, Chicago, Apr 2020

WORK IN PROGRESS

Impact of Credit Reporting on Consumer Credit Outcomes – with Rui Cao and Nikhil Paraskar

AWARDS AND HONORS

–*Real Estate Economics* Top Cited Article 2022–2023 for “*Tracing the Source of Liquidity for Distressed Housing Markets*”

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

–GARP Risk Management Research Award, 2013 for “*Do Bond Investors Price Tail Risk Exposures of Financial Institutions?*”

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

–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, Spring 2026

–AFA Travel Grant Award, 2014

TEACHING EXPERIENCE

Real Estate Capital Markets (Graduate, Undergraduate)	Spring 2026
Mergers and Acquisitions (Undergraduate)	Spring 2026
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

Academic Seminars:

2026: Federal Reserve Bank of Philadelphia

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 Tech

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
– ITAM Finance Conference (ITAM)	Feb 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:

– FSU-UF-UGA Critical Issues in Real Estate Symposium	Mar 2026
– ITAM Finance Conference (ITAM)	Feb 2026
– Georgia Tech-Atlanta Fed Household Finance Conference	Mar 2025
–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

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, 2025–2026
 Program Committee, European Finance Association (EFA), 2025–2026
 Program Committee, Georgia Tech-Atlanta Fed Household Finance Conference, 2024–2026
 Membership Committee, American Real Estate and Urban Economics Association (AREUEA), 2023–2026
 Program Committee, Northern Finance Association (NFA), 2019–2025
 Program Committee, Financial Intermediation Research Society (FIRS), 2019–2020
 Program Committee, Financial Management Association (FMA) 2021, 2026

Service to Scheller College of Business:

Inaugural Faculty Director of the Kepano Joint Center for Real Estate, 2026–present
 Faculty Liaison, Scheller Young Alumni Advisory Board for Real Estate Development, 2025–present
 Organizing Committee, Scheller–College of Design–ULI Joint Real Estate Conference, 2025–2026
 Organizing Committee, Georgia Tech–Atlanta Fed Household Finance Conference, 2025–2026

PRACTITIONER ARTICLES

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

MEDIA

- 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

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

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