

January 15, 2025

SIDDHARTH VIJ

B324 Amos Hall
620 South Lumpkin St
Athens, GA 30602 USA

Cell: +1 (646) 305-2437
siddharth.vij@uga.edu
siddharthvij.com

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| ACADEMIC POSITIONS | University of Georgia Terry College of Business , Athens, GA USA Assistant Professor of Finance, Aug 2018 - |
| EDUCATION | New York University Stern School of Business , New York, NY USA Ph.D. in Finance, May 2018 <i>Dissertation Title: "Essays on Financial Intermediation and Regulation"</i> Indian Institute of Management Bangalore , Bengaluru, India Post Graduate Diploma in Management (MBA equivalent), April 2009 National Institute of Technology Karnataka , Surathkal, India Bachelor of Technology, Electrical and Electronics Engineering, May 2007 |
| INTERESTS | Banking, Corporate Finance, International Finance, Energy Markets |
| PUBLICATIONS | Unearthing Zombies (with Nirupama Kulkarni, SK Ritadhi, and Katherine Wal- dock) <i>Management Science</i> , Forthcoming <i>Media: Ideas for India, The Print</i> Regulating Carry Trades: Evidence from Foreign Currency Borrowing of Corporations in India (with Viral V. Acharya) (previously titled "Foreign Currency Borrowing of Corporations as Carry Trades: Evidence from India") <i>Review of Economic Studies</i> , Forthcoming <i>Media: VoxEU, Ideas for India</i> Risk Management with Variable Capital Utilization and Time-varying Collat- eral Capacity (with Guojun Chen and Zhongjin Lu) <i>Management Science</i> , Forthcoming |

WORKING
PAPERS

Closing the Revolving Door (with Joseph Kalmenovitz and Kairong Xiao)
Revise and Resubmit (2nd round) , *Journal of Finance*
Best Paper in Banking/Behavioural Finance/Corporate Finance/Financial Economics at FMCG conference, 2023
Media: The Visible Hand podcast

Regulatory Risk Perception and Small Business Lending (with Joseph Kalmenovitz)
Revise and Resubmit (2nd round), *Management Science*
John W. Ryan Award for most significant contribution to community banking research, Community Banking Research Conference, 2023

Acquiring Failed Banks
Revise and Resubmit, *Journal of Financial and Quantitative Analysis*
Media: The New York Times

Size-Based Regulation and Bank Fragility: Evidence from the Wells Fargo Asset Cap (with Tianyue Ruan)
Media: Reuters

AWARDS AND
GRANTS

Terry-Sanford Research Award, UGA Terry, 2022-2025
John W. Ryan Award for most significant contribution to community banking research, Community Banking Research Conference, 2023
Best Paper Award in Banking/Behavioural Finance/Corporate Finance/Financial Economics at FMCG conference, 2023
Sustainability Initiative Seed Grant, UGA Terry, 2022
Research Grant for a Policy Relevant Paper from the National Stock Exchange of India-New York University India Initiative, 2019
Marcus Nadler Fellowship, NYU Stern, 2016-2017
NYU Stern Doctoral Fellowship, 2012-2016
AFA Student Travel Grant, 2016
Commendation for Teaching Excellence, NYU Stern, 2015
PhD Research Grant, Center for Global Economy and Business - NYU Stern, 2015

ACADEMIC
PRESENTATIONS
(S-Scheduled;
*-Presentation
by co-author)

2024: American Finance Association Meetings*, Interconnectedness of Financial Systems Conference, Empirical Financial Intermediation Workshop*, Federal Reserve Board Research Seminar, IBEFA Summer Meetings, Northern Finance Association Conference*

2023: Arizona State University Sonoran Winter Finance Conference*, Florida State University Truist Beach Conference, Mid-Atlantic Research Conference in Finance*, Financial Markets and Corporate Governance Conference, Drexel Corporate Governance Conference*, University of Connecticut Finance Conference*, Financial Intermediation Research Society Conference*, American Law and Economics Association Conference, Bristol Banking Workshop*, Westminster Finance and Accounting Symposium*, Erasmus Corporate Governance Conference*, Western Finance Association Conference, National Bureau of Economic Research Summer Institute*, Indian School of Business Summer Research Conference, European Finance Association Conference*, Community Banking Research Conference

2022: National University of Singapore Finance Seminar, Midwest Finance Association Meetings, Eastern Finance Association Meetings*, Conference on Empirical Legal Studies, Office of Comptroller of the Currency Research Seminar, Financial Intermediation Research Society Conference

2021: American Finance Association Meetings*, Eastern Finance Association Meetings, Financial Intermediation Research Society Conference*, Bank for International Settlements Workshop for Evaluating Financial Regulations*, Federal Reserve Bank of New York and New York University Stern School of Business Conference on Financial Intermediation, Frontiers in International Finance and Banking, World Finance and Banking Symposium*, Boca Corporate Finance and Governance Conference, Philly Five Research Conference*, Conference on Asia-Pacific Financial Markets*

2020: Econometric Society World Congress*, Law and Macroeconomics Conference, Financial Management Association Conference, Singapore Scholars Symposium*

2019: Bocconi-RFS Conference on New Frontiers in Banking, Chicago Financial Institutions Conference, Western Finance Association Conference, IIMC-NYU Stern India Research Conference*, NSE-NYU Conference on Indian Financial Markets*, ISI Delhi Conference on Economic Growth and Development*

2018: FDIC Bank Research Conference, Texas A&M Young Scholars Finance Consortium, Australian National University, Reserve Bank of India CAFRAL, Indian School of Business, Federal Reserve Bank of New York, University of Georgia, Fordham University, University of Houston

2017: Hofstra University, New York University, IBRN-IMF Conference*

2016: New York University, NSE-NYU Conference on Indian Financial Markets

Earlier: Moody's-NYU-ICRA Conference*, World Bank*, FIRS Sydney, IGC-ISI India Development Policy Conference, ISI Conference on Economic Growth and Development

ACADEMIC DISCUSSIONS

2024: IBEFA Summer Meetings

2023: Financial Markets and Corporate Governance Conference

2022: IBEFA Annual Meeting, Georgia State-Review of Financial Studies FinTech Conference, Indian School of Business Summer Research Conference, Labor and Finance Group Conference

2021: Eastern Finance Association Meetings, China International Conference in Finance

2020: SFS Cavalcade, Fixed Income and Financial Institutions Conference, Financial Management Association Conference

2016: NSE-NYU Conference on Indian Financial Markets

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| PROGRAM COMMITTEE | SFS Cavalcade (2021-2025), Midwest Finance Association Meetings (2024), Indian School of Business Summer Research Conference (2022, 2024), FARS Mid-Year Meeting (2022) |
| REFEREEING | Journal of Financial Economics, The Review of Financial Studies, Journal of Finance, Journal of Financial and Quantitative Analysis, Journal of International Economics, Journal of Banking and Finance, Review of Finance, Journal of Financial Stability, Journal of Corporate Finance, Economic Inquiry, International Review of Finance, Journal of International Money and Finance |
| DOCTORAL ADVISING | <u>Committee Member:</u> Katherine Wood (2023, Bentley University) |
| TEACHING EXPERIENCE | <p>University of Georgia Terry College of Business, Athens, GA USA</p> <ul style="list-style-type: none"> Corporate Finance Theory (Undergraduate) <ul style="list-style-type: none"> <u>Fall 2024:</u> 146 students; Average (Median) Instructor rating of 4.67/5.00 (5.00/5.00) <u>Fall 2023:</u> 171 students; Average (Median) Instructor rating of 4.56/5.00 (5.00/5.00) <u>Fall 2022:</u> 146 students; Average (Median) Instructor rating of 4.71/5.00 (5.00/5.00) <u>Fall 2021:</u> 124 students; Average (Median) Instructor rating of 4.49/5.00 (5.00/5.00) <u>Fall 2020:</u> 125 students; Average (Median) Instructor rating of 4.34/5.00 (5.00/5.00) <u>Fall 2019:</u> 113 students; Average (Median) Instructor rating of 4.76/5.00 (5.00/5.00) <u>Fall 2018:</u> 119 students; Average (Median) Instructor rating of 4.54/5.00 (5.00/5.00) First-Year Odyssey Seminar (Undergraduate) <ul style="list-style-type: none"> <u>Fall 2024:</u> 15 students; Average (Median) Instructor rating of 4.50/5.00 (5.00/5.00) <p>New York University Stern School of Business, New York, NY USA</p> <ul style="list-style-type: none"> Corporate Finance (Undergraduate) <ul style="list-style-type: none"> <u>Summer 2015:</u> 21 students; Average (Median) Instructor rating of 6.8/7.0 (7.0/7.0) |
| OTHER SERVICE | Co-organizer of Finance Department Seminar Series: 2024-25 Mentor for TOUR Research Assistantship for Undergraduates: 2022-23, 2023-24 Mentor for CURO Independent Research for Undergraduates: 2020-21 Mentor for Young Dawgs Internship for High School students: Fall 2020 |
| NON-ACADEMIC POSITIONS | <p>Indian School of Business, Hyderabad, India <i>Researcher, Centre for Analytical Finance</i> June 2010 - July 2012</p> <p>ITC Limited, Kolkata, India <i>Graduate Leadership Program in Sales & Marketing</i> June 2009 - June 2010</p> |
| OTHER INFORMATION | <p><i>Computer Skills:</i> Python, R, C, STATA, MATLAB</p> <p><i>Citizenship:</i> Indian; <i>Languages:</i> English, Hindi (native)</p> <p><i>Non-academic Interests:</i> Trivia, Bat-and-ball sports, Old movies</p> |