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CURRENT EMPLOYMENT

UNIVERSITY OF CALIFORNIA, BERKELEY

HAAS SCHOOL OF BUSINESS AND DEPARTMENT OF ECONOMICS

Joe Shoong Chair in International Business at Haas School of Business
Associate Professor (with tenure)
Director, Clausen Center for International Business & Policy
Co-Chair, Fisher Center For Real Estate And Urban Economics.

Visiting Scholar, San Francisco Federal Reserve

PREVIOUS EMPLOYMENT

UNIVERSITY OF CHICAGO, BOOTH SCHOOL OF BUSINESS

Assistant and Associate Professor of Finance, July 2001 – June 2009

EDUCATION

MASSACHUSETTS INSTITUTE OF TECHNOLOGY, 1997 - 2001

Ph.D. Economics, June 2001 (“Three Essays in Governance and Banking”)

MASSACHUSETTS INSTITUTE OF TECHNOLOGY, 1993 - 1996

S.B. Mathematics with Computer Science, 1996 (GPA 5.0/5.0)

TEACHING

(Courses taught, with most recent ratings in parentheses)

Real Estate Finance and Securitization – Haas MBA (6.1/7.0)

International Finance – Haas MBA (6.7/7.0)

Corporate Finance – Booth MBA (4.2/5.0)

PUBLICATIONS

Forthcoming

The partition of India – Demographic Consequences (with Prashant Bharadwaj and Asim Khwaja), *International Migration*.

2011

“House Prices, Home Equity-Based Borrowing, and the U.S. Household Leverage Crisis” (with Amir Sufi), *American Economic Review*, Vol 101, August 2011.

“Rent Seeking And Corruption In Financial Markets” (with Asim Ijaz Khwaja), *Annual Review Of Economics*, Vol 3, 2011.

“Consumers and the Economy, Part II: Household Debt and the Weak U.S. Recovery” (with Amir Sufi), *FRBSF Economic Letter*, January 18, 2011.

2010

“Dollars Dollars Everywhere, Nor any Dime to Lend: Credit Limit Constraints on Financial Sector Absorptive Capacity” (with Asim Khwaja and Bilal Zia), *Review of Financial Studies*, September, 2010.

“Household Leverage And The Recession Of 2007 To 2009” (with Amir Sufi), *IMF Economic Review*, May, 2010 (inaugural issue).

“The Political Economy of the U.S. Mortgage Default Crisis” (with Amir Sufi and Francesco Trebbi), *American Economic Review*, Vol 100, Number 5, December 2010.

“The Great Recession: Lessons from Microeconomic Data” (with Amir Sufi), *American Economic Review*, Papers and Proceedings, May 2010.

“Collateral Spread and Financial Development” (with Jose Liberti), *Journal of Finance*, Vol. 65, Issue 1, February 2010.

[2010 Brattle Prize for Distinguished Paper in The Journal of Finance]

2009

Comment On “Reducing Foreclosures” by Christopher Foote, Kristopher Gerardi, Lorenz Goette and Paul Willen, *NBER Macro Annual* 2009.

The Consequences of Mortgage Credit Expansion: Evidence from the U.S. Mortgage Default Crisis (with Amir Sufi), *Quarterly Journal of Economics*, Vol. 124, Issue 4, November 2009.

[2009 Chookaszian Endowed Risk Management Prize for the Best Paper on Risk Management]

“Estimating the Impact of Hierarchies on Information Use” (with Jose Liberti), *Review of Financial Studies*, Vol. 22, Number 10, October 2009.

2008

“Tracing the Impact of Bank Liquidity Shocks: Evidence from an Emerging Market” (with Asim Khwaja), *American Economic Review*, Vol. 98, Number 4, September 2008.

“The Big March: Migratory Flows After The Partition of India” (with Prashant Bharadwaj and Asim Ijaz Khwaja), *Economic & Political Weekly*, August 30, 2008.

“Incentives in Markets, Firms and Governments” (with Daron Acemoglu, and Michael Kremer), *Journal of Law, Economics, and Organization*, Vol. 24, No. 2, Fall 2008.

2006

“Distance Constraints: The Limits of Foreign Lending in Poor Economies”, *Journal of Finance*, Vol. 61, Issue 3, June 2006.

2005

“Do Lenders Favor Politically Connected Firms? Rent Provision in an Emerging Financial Market” (with Asim Khwaja), *Quarterly Journal of Economics*, Vol. 120, Issue 4, November 2005.

“Unchecked Intermediaries: Price Manipulation in an Emerging Stock Market” (with Asim Khwaja), *Journal of Financial Economics*, Vol. 78, Issue 1, October 2005.

WORKING PAPERS

“The Effects of Fiscal Stimulus: Evidence from the 2009 ‘Cash for Clunkers’ Program” (with Amir Sufi), Revise and Resubmit, *Quarterly Journal of Economics*.

“Rollover Risk And The Credit Cycle” (with Joao Santos)

“Local Versus Aggregate Lending Channels: The Effects Of Securitization On Corporate Credit Supply In Spain” (with Gabriel Jimenez, Jose Luis Peydro, and Jesus Saurina)

“Foreclosures, House Prices, and the Real Economy” (with Amir Sufi and Francesco Trebbi)

“Bank Credit And Business Networks” (with Asim Khwaja and Abid Qamar)

“The Politics Of Subprime Mortgage Credit Expansion” (with Amir Sufi and Francesco Trebbi)

MEDIA COVERAGE

Available on:

<http://faculty.haas.berkeley.edu/atif/research.htm>

HONORS AND FELLOWSHIPS

2010 Brattle Prize for Distinguished Paper in *Journal of Finance*.

Excellence in Refereeing Award, *American Economic Review*, 2009.

Coleman Fung Risk Management Research Center Grant, University of California Berkeley.

2009 Chookaszian Endowed Risk Management Prize for the Best Paper on Risk Management.

National Science Foundation Research Grant 2008-2011 (321K), joint with Amir Sufi.

NBER Faculty Research Fellow 2006 - present

Initiative on Global Financial Markets Grant, 2006, 2007, 2008, 2009, 2010.

Ewing Marion Kauffman Foundation Entrepreneurship grant 2004-2005

Harvard University Centre for South Asian Studies Grant 2002-2003, 2003-2004

Harvard University Grant for studying Retail Agglomeration. 2002

Social Science Research Council Pre-dissertation Fellowship 1999-2000

MIT Department of Economics Fellowship Award 1998-99

MIT Department of Economics Fellowship Award 1997-98

MIT Toyota scholarship 1995-96

MIT / Ahmad Shah Nawaz Scholarship 1993-95

PROFESSIONAL ACTIVITIES

PRESENTATIONS AND DISCUSSIONS

2001: Harvard University, Princeton University, University of Pennsylvania, University of Texas at Austin, University of Toronto, Northwestern University (Kellogg), University of Chicago (GSB), University College London, University of Maryland, University of Southern California.

2002: American Economic Association, Massachusetts Institute of Technology, London School of Economics, Econometric Society Meetings, NBER (organizations), NEUDC conference, NBER (corporate finance).

2003: WB Corporate Governance Conference (Hyderabad, India), NBER (corporate finance), University of Michigan, NBER (behavioral), Columbia University, Yale University, BREAD conference (DC), Industrial Development Conference (LSE).

2004: NBER (corporate finance), Harvard University, Massachusetts Institute of Technology, NBER (corporate finance), NBER (organizations), International Monetary Fund, World Bank, BREAD conference (DC), WB Industrial Conference (DC), Emerging Market Conference (Michigan).

2005: Stanford University (GSB), University of Amsterdam, Tilburg University, Duke Fuqua School of Business, London Business School, NBER (corporate finance), Yale University (SOM), University of Chicago (GSB).

2006: Brown University, AFA meetings, AEA meetings, Ohio State Univ., NBER (corporate finance), World Bank, Harvard/MIT, Berkeley, Gerzensee (Switzerland), Dartmouth (Tuck), Boston University, New York Fed.

2007: AEA meetings, AFA meetings, Yale University (SOM), University of Illinois – Urbana Champagne, Columbia University, NBER (corporate finance), Philadelphia Fed, Emory School of Business, University of Chicago GSB.

2008: London Business School, University of Chicago (GSB), New York Fed, Kansas State University, NBER monetary economics, NBER risk of financial institutions, NBER corporate finance, NBER capital markets and the economy, International Monetary Fund, Harvard Business School, University of Alberta Banff Conference, Washington University (St. Louis), University of Maryland (Smith), World Bank, U.C. Berkeley Haas.

2009: UCLA Anderson, Dartmouth, Brown, Boston College, European Central Bank, Stockholm School Of Economics, Norges Bank, U.C. Berkeley Haas, NBER (monetary economics), NBER (risk), NBER (aggregate implications of consumption behavior), Chicago Booth, Harvard Business School, Wharton.

2010: University of California Berkeley, New York Fed, Federal Reserve Board (DC), NBER (monetary economics), NBER (public economics), NBER (systematic risk), Pomona College, Boston University, University of Michigan (Ross), Notre Dame.

2011: “GSEs, Housing and the Economy” (D.C.), Bank of Japan, Bank of Korea / IMF, National University of Singapore, Duke (Fuqua), Stanford GSB, Yale, University of Southern California, NBER Summer Institute (Corporate Finance, Monetary Economics and Finance & Macro), NYU (Stern), Columbia, Harvard Economics.

REFEREE FOR:

National Science Foundation, American Economic Review, Quarterly Journal of Economics, Journal of Political Economy, Journal of Finance, Review of Economic Studies, Review of Financial Studies, Economic Journal, European Economic Review, Journal of Development Economics, Journal of International Economics, Rand Journal of Economics, Journal of Financial Intermediation, The Review of Economics & Statistics.

PERSONAL

Born 28th June, 1975

Married, Two daughters.