TARUN RAMADORAI

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DATE OF BIRTH: 25 November 1974.

EDUCATION:

2003	Ph.D. in Business Economics, Harvard University.
1998	M.Phil. in Economics, Emmanuel College, University of Cambridge.
1996	B.A. in Mathematics and Economics, Williams College.

EMPLOYMENT:

2026 –	Professor of Financial Economics, London School of Economics.
2016 –	Professor of Financial Economics, Imperial College, London (on leave in 2026).
2012 – 2016	Professor of Financial Economics, Saïd Business School, University of Oxford.
	Visiting Professor, London School of Economics, 2015-2016.
2007 – 2012	Reader in Finance, Saïd Business School, University of Oxford.
	Visiting London Business School, 2007-2008.
2003 – 2007	Lecturer in Finance, Saïd Business School, University of Oxford.

PROFESSIONAL AFFILIATIONS:

2015 –	Senior Nonresident Fellow, National Council for Applied Economic Research.
2013 –	Research Fellow, Center for Economic Policy Research (CEPR). Founding member, CEPR Network on Household Finance.
2012 –	Senior Academic Fellow, Asian Bureau of Finance and Economics Research.
2017 – 2020	Governing Council, Society of Financial Studies.
2022 – 2024	Director, European Finance Association.

EDITORIAL SERVICE:

2024 –	Executive Editor, *Review of Financial Studies*.
2020 – 2024	Editor, *Review of Financial Studies*.
2016 – 2019	Associate Editor, *Review of Financial Studies*.
	Associate Editor, *Management Science*.

APPOINTMENTS AND POLICY ADVISORY:

2016 – 2024	Co-Chair, Fintech Workstream, India-UK Financial Partnership (IUKFP).
2019 – 2022	Allocation Advisory Board Member, Norges Bank Investment Management.
2016 – 2017	Chair, Inter-Regulatory Committee on Household Finance, Reserve Bank of India.
2011 – 2013	Group of Economic Advisors, Committee for Economic and Markets Analysis, European Securities and Markets Authority.
2011 – 2012	Visiting Scholar, Indian Prime Minister's Economic Advisory Council.

RESEARCH INTERESTS:

Household Finance, Financial Economics, Behavioral Economics, Real Estate, Finance and Development.

BOOKS:

1. Fixed: Why Personal Finance is Broken and How to Make it Work for Everyone, with John Y. Campbell, Princeton University Press, 2025.
Financial Times Best Economics Books of 2025

PUBLISHED AND FORTHCOMING PAPERS:

39. Household finance in retrospect and prospect, 2025, *Journal of Finance: Insights and Perspectives*, forthcoming, with John Y. Campbell.

38. International dimensions of housing markets, 2025, *Journal of Economic Perspectives*, 39(3), 87-106, with Cristian Badarinza.

37. Privacy policies and consumer data extraction: Evidence from U.S. firms, 2025, *Review of Finance*, 29(5), 1337-1367, with Antoine Uettwiller and Ansgar Walther.

36. Climate regulation and emissions abatement: Theory and evidence from firms' disclosures, 2024, *Management Science*, 70, 8366-8385, with Federica Zeni.

35. Refinancing cross-subsidies in the mortgage market, 2024, *Journal of Financial Economics*, 158 (103876), with Jack Fisher, Alessandro Gavazza, Lu Liu, and Jagdish Tripathy.
Jensen First Prize: Best Corporate Finance and Organizations Paper, Journal of Financial Economics

34. Who owns what? A factor model for direct stockholding, 2023, *Journal of Finance*, 78(3), 1545-1591, with Vimal Balasubramaniam, John Y. Campbell, and Ben Ranish.

33. Reference dependence in the housing market, 2022, *American Economic Review*, 112(10), 3398-3440, with Steffen Andersen, Cristian Badarinza, Lu Liu, and Julie Marx.

32. Gravity, counterparties, and foreign investment, 2022, *Journal of Financial Economics,* 145(2),132-152, with Cristian Badarinza and Chihiro Shimizu.

31. Predictably unequal? The effects of machine learning on credit markets, 2022, *Journal of Finance*, 77(1), 5-47, with Andreas Fuster, Paul Goldsmith-Pinkham, and Ansgar Walther.
The Wharton School-WRDS Best Paper Award in Empirical Finance, Western Finance Association
Brattle Group First Prize: Best Corporate Finance Paper, Journal of Finance

30. Privacy, adoption, and truthful reporting: A simple theory of contact tracing applications, 2021, *Economics Letters*, 198(Art. 109676), with Yves-Alexandre de Montjoye, Tommaso Valletti, and Ansgar Walther.

29. Learning from noise: Evidence from India's IPO lotteries, 2021, *Journal of Financial Economics*, 140(3), 965-986, with Santosh Anagol and Vimal Balasubramaniam.

28. Household finance, 2021, *Journal of Economic Literature*, 59(3), 919-1000, with Francisco Gomes and Michael Haliassos.

27. Heterogenous taxes and limited risk sharing: Evidence from municipal bonds, 2021, *Review of Financial Studies*, 34(1), 509–568, with Tania Babina, Chotibhak Jotikasthira, and Chris Lundblad.
James A. Lebenthal Excellence in Municipal Finance Research Prize.

26. Sources of inaction in household finance: Evidence from the Danish mortgage market, 2020, *American Economic Review*, 110(10), 3184-3230, with Steffen Andersen, John Y. Campbell, and Kasper Meisner-Nielsen.

25. The household finance landscape in emerging economies, 2019, *Annual Review of Financial Economics,* 11, 109-129, with Cristian Badarinza and Vimal Balasubramaniam.

24. Do the rich get richer in the stock market? Evidence from India, 2018, *American Economic Review: Insights*, 1(2), 225-240, with John Y. Campbell and Benjamin Ranish.

23. Endowment effects in the field: Evidence from India's IPO lotteries, 2018, *Review of Economic Studies*, 85(4), 1971-2004, with Santosh Anagol and Vimal Balasubramaniam.

22. Home away from home? Foreign demand and London house prices, 2018, *Journal of Financial Economics*, 130, 532-555, with Cristian Badarinza.

21. What calls to ARMs? International evidence on interest rates and the choice of adjustable rate mortgages, 2018, *Management Science*, 64:5, 2275-2288, with Cristian Badarinza and John Y. Campbell.

20. International comparative household finance, 2016, *Annual Review of Economics,* 8, 111-144, with Cristian Badarinza and John Y. Campbell.

19. Volatility risk premia and exchange rate predictability, 2016, *Journal of Financial Economics*, 120, 21-40, with Pasquale Della Corte and Lucio Sarno.

18. The impact of hedge funds on asset markets, 2015, *Review of Asset Pricing Studies,* 5, 185-226, with Mathias Kruttli and Andrew Patton.
Best paper prize, Financial Management Association Napa Conference.
SFS Finance Cavalcade/Review of Asset Pricing Studies Keynote Paper.

17. The impact of regulation on mortgage risk: Evidence from India, 2015, *American Economic Journal: Economic Policy*, 7, 71-102, with John Y. Campbell and Benjamin Ranish.

16. Change you can believe in? Hedge fund data revisions, 2015, *Journal of Finance*, 70, 963-999, with Andrew Patton and Michael Streatfield.

15. Trade credit and cross-country predictable firm returns, 2015, *Journal of Financial Economics*, 115, 592-613, with Rui Albuquerque and Sumudu Watugala.
INQUIRE Europe third prize.

14. Levelling the trading field, 2014, *Journal of Financial Markets*, 17, 65-93, with David Easley and Terry Hendershott.

13. How do foreign investors impact domestic economic activity? Evidence from India and China, 2013, *Journal of International Money and Finance*, 39, 89-110, with Chotibhak Jotikasthira and Chris Lundblad.

12. Does one size fit all? The consequences of switching markets with different regulatory standards, 2013, *European Financial Management*, 19, 852-886, with Tim Jenkinson.
Best paper prize, Financial Analysts Journal and CFA Institute.

11. Limits to arbitrage and hedging: Evidence from commodity markets, 2013, *Journal of Financial Economics*, 109, 441-465, with Viral Acharya and Lars Lochstoer.
Viz Risk Management best paper prize, European Finance Association.

10. On the high-frequency dynamics of hedge fund risk exposures, 2013, *Journal of Finance*, 68, 597–635, with Andrew Patton.

9. Capacity constraints, investor information, and hedge fund returns, 2013, *Journal of Financial Economics*, 107, 401-416.

8. Asset fire sales and purchases and the international transmission of funding shocks, 2012, *Journal of Finance*, 67, 2015-2050, with Chotibhak Jotikasthira and Chris Lundblad.

7. The secondary market for hedge funds and the closed hedge fund premium, 2012, *Journal of Finance*, 67, 479-512.

6. Caught on tape: Institutional trading, stock returns, and earnings announcements, 2009, *Journal of Financial Economics*, 92, 66-91, with John Y. Campbell and Allie Schwartz.

5. Hedge funds: Performance, risk, and capital formation, 2008, *Journal of Finance*, 63, 1777-1803, with William Fung, David A. Hsieh and Narayan Y. Naik.
Finalist for the Smith-Breeden prize.

4. Institutional portfolio flows and international investments, 2008, *Review of Financial Studies*, 21, 937-972, with Kenneth A. Froot.

3. What determines transactions costs in foreign exchange markets? 2008, *International Journal of Finance and Economics*, 13, 14-25.

2. Capacity constraints and hedge fund strategy returns, 2007, *European Financial Management*, 13, 239-256, with Narayan Y. Naik and Maria Stromqvist.
Best paper prize, INQUIRE UK.

1. Currency returns, intrinsic value and institutional investor flows, 2005, *Journal of Finance*, 60(3), 1535-1566, with Kenneth A. Froot.
Finalist for the Smith-Breeden prize.

WORKING PAPERS:

10. Diffuse bunching with frictions: Theory and estimation, 2025, with Santosh Anagol, Allan Davids, and Benjamin Lockwood.

9. Regulating inaction: The case of price walking, 2025, with Jamie Coen, Daniel Gottlieb, and Alessandro Gavazza.

8. Demonetization and under-reporting of economic activity: Evidence from real estate, 2025, with Santosh Anagol, Vimal Balasubramaniam, and Antoine Uettwiller.
Revise and resubmit, Journal of Development Economics

7. Strategic claim payment delays: Evidence from property and casualty insurance, 2025, with Chotibhak Jotikasthira, Christian Lundblad, and Anastasia Kartasheva.
Revise and resubmit, Journal of Finance

6. Optimal tax policy with misreporting: Theory, and evidence from real estate, 2025, with Santosh Anagol, Vimal Balasubramaniam, Benjamin Lockwood, and Antoine Uettwiller.

5. Human financial advice in the age of automation, 2025, with Fiona Greig, Alberto Rossi, Steve Utkus, and Ansgar Walther.
Revise and resubmit, Journal of Finance

4. Housing and fertility, 2025, with Bernardus van Doornik, Dimas Fazio, and Janis Skrastins.
Best paper prize, ISB summer research conference.
Best paper prize, Holden conference in finance and real estate.
Best paper prize, Johns Hopkins Carey finance conference.

3. Behavioral lock-in: Housing markets with reference dependent agents, 2025, with Cristian Badarinza, Juhana Siljander, and Jagdish Tripathy.

2. In search of the matching function in the housing market, 2024, with Cristian Badarinza and Vimal Balasubramaniam.

1. Heterogeneous mortgage choice: Evidence from Denmark, 2023, with Steffen Andersen, John Campbell, Joao Cocco, and Chris Hansman.

BOOK CHAPTERS AND POLICY PAPERS:

4. Indian Household Finance: Report of the RBI-constituted Inter-Regulatory Committee on Household Finance, August 2017.

3. The Indian household finance landscape, 2017, *India Policy Forum*, 13, with Cristian Badarinza and Vimal Balasubramaniam.
Lead article.

2. Fama, Hansen, and Shiller: Nobelists 2013, *VoxEU invited article*.

1. Institutional Investors, in H. Kent Baker and John Nofsinger (eds.) *Behavioral Finance: Investors, Corporations, and Markets*. Hoboken, NJ: John Wiley & Sons, Inc., October 2010.

OLDER WORKING PAPERS:

5. The international CAPM redux, 2015, with Francesca Brusa and Adrien Verdelhan.

4. Getting better or feeling better? How equity investors respond to investment experiences, 2014, with John Y. Campbell and Benjamin Ranish.

3. Long-run discounting: Evidence from the UK leasehold valuation tribunal, 2014, with Cristian Badarinza.

2. Money for nothing? Understanding variation in reported hedge fund fees, 2011, with Michael Streatfield.

1. On the dynamics of hedge fund risk exposures, 2010, with Andrew Patton.

UNIVERSITY SERVICE:

Imperial College: (**College**) Co-Chair, India Task and Finish Group, 2021, Member, Partnerships Working Group 2021-2022 (**Business School**) Co-Director, PhD in Finance, 2022-2024; Coordinator, COVID-19-related Research Initiative 2020; Director, PhD in Finance, 2016-2020; Performance Review Committee, 2017-2020; Finance Recruiting Committee, 2016-2017, 2021-2022. Various Formal Academic Mentoring, Appointment, PhD Evaluation, and Tenure Review Committees, 2016-present.

Saïd Business School, University of Oxford: Executive Committee, Oxford-Man Institute of Quantitative Finance, 2007-2016. Director, Oxford-Fidelity Research Alliance, 2010-2012; University of Oxford India Strategy Working Group, 2010-2016; SBS Doctoral Committee, 2013-2016; SBS Research Committee, 2011-2013; SBS MFE Committee, 2009-2011; Chairman, SBS MFE Examiners, 2010-2011; Lead Academic, India Business Centre Initiative, University of Oxford 2006-2010; SBS MBA Committee 2008-2009; SBS Research Committee 2007-2008; St. Catherine's College Finance Committee, 2003–2005; Various Formal Academic Mentoring, Appointment, and Tenure Review Committees, 2007-2016.

HONOURS, PRIZES, GRANTS, KEYNOTES, INVITED TALKS:

2026

Keynote speaker: American Economic Association-American Finance Association (AEA-AFA) joint luncheon. (Webcast of "Household Finance in Action").

2025

Financial Times Best Economics Books of 2025 ("Fixed: Why personal finance is broken and how to make it work for everyone.")
Jensen first prize: Best corporate finance and organizations paper in the *Journal of Financial Economics* (for "Refinancing cross-subsidies in the mortgage market.")
Best paper prize: ISB summer research conference (for "Housing and fertility.")
Best paper prize: Holden conference in finance and real estate (for "Housing and fertility.")
Best paper prize: Johns Hopkins Carey finance conference (for "Housing and fertility.")
Keynote speaker: RFS-WEFIDEV-CEPR Conference on Finance and Development
Keynote speaker: Contemporary Issues in Financial Markets and Banking Online Conference
Keynote speaker: Behavioral Finance International Conference

2024

Keynote speaker: International Conference on Economics, Technology, and Interdisciplinary Science.
Keynote speaker: 5th Joint Bank of Canada - European Central Bank – New York Fed Conference.
Keynote speaker: 13th MoFIR Workshop on Banking, organized by European Bank for Reconstruction and Development, QMUL, CEPR.
Keynote speaker: 12th European Banking Center Conference—2nd Tilburg Finance Summit.
Keynote speaker: 9th IIM Calcutta – NYU Stern India Research Conference.

Keynote speaker: ISB Summer Research Conference: Recent Advances in Finance

2023 *Brattle group first prize:* Best corporate finance paper in the *Journal of Finance* (for "Predictably unequal: The effects of machine learning on credit markets.")
Keynote speaker: Financial Risks International Forum organized by the Institut Louis Bachelier, Fondation du Risque, and the Europlace Institute of Finance.
Keynote speaker: "Artificial Intelligence and Financial Stability." South African Reserve Bank and University of Cape Town Conference.

2022 *Keynote speaker:* SFS Cavalcade Asia-Pacific.
Keynote speaker: Review of Corporate Finance Studies, SFS Finance Cavalcade.
Invited speaker: Technology-Enabled Disruption Conference, Federal Reserve Banks of Atlanta, Dallas, and Richmond.
Inaugural lecture: Imperial College, "Household Finance: The Structure Beneath the Surface."
Keynote speaker: Bank of England-Imperial-LSE Conference on Household Finance and Housing.
Keynote speaker: AI & Machine Learning in Finance, Swedish House of Finance Annual Conference.
Keynote speaker: Indian Institute of Technology Bombay (IIT-B) International Conference on Financial Markets and Corporate Finance.
Keynote speaker: Reserve Bank of India College of Supervisors on "Risks and Opportunities for AI in Finance."

2021 *Keynote speaker:* Danish Finance Institute Annual Conference.
Keynote speaker: Dvara Research Conference on Household Finance.
Invited speaker: "Demand-based asset pricing," Virtual Finance Seminar.

2020 *Invited panelist:* Editors Panel, NBER Household Finance Conference
Invited speaker: Bank of England Conference on "The Impact of Machine Learning and AI on the UK Economy."
Invited panelist: "Indian Bond Markets," NSE-NYU Conference on Indian Financial Markets.

2019 *Keynote speaker:* University of Cambridge Judge Business School Conference on Artificial Intelligence and Machine Learning in Finance, The Royal Society, London.
Keynote speaker, King's Business School Conference on Financial Markets, London.
The Wharton School-WRDS Best Paper Award in Empirical Finance: Western Finance Association, "Predictably Unequal? The Effect of Machine Learning on Credit Markets" (with Andreas Fuster, Paul Goldsmith-Pinkham, and Ansgar Walther).
Keynote speaker: Reserve Bank of India CAFRAL Conference on Financial Intermediation in Emerging Markets.
Invited speaker: "AI and Machine Learning in Securities Markets," Securities and Exchange Board of India (SEBI).

2018 *Keynote speaker:* KDD Data Science in Fintech workshop.

2017 *Invited speaker:* IGIDR Household Finance Workshop.
Invited Focus Session Organizer: CEPR Summer Symposium in Financial Economics.

2016	*Keynote speaker:* Bank of England Conference on Financial Determinants of Exchange Rates. *Keynote speaker: Journal of International Business Studies* conference, London. *Keynote paper:* Review of Asset Pricing Studies, SFS Finance Cavalcade "The impact of hedge funds on asset markets."
2015	*James A. Lebenthal Excellence in Municipal Finance Research Prize:* with Tania Babina, Pab Jotikasthira, and Chris Lundblad) *Keynote speaker:* Bombay Stock Exchange, CDSL, and Bombay First Speaker Series. *Invited panelist:* BSE-IMC-NIPFP Roundtable on India's Budget 2015-16: The next wave of financial sector reforms.
2014	*Keynote speaker:* Imperial College Business School Conference on International Finance. *Keynote speaker:* Bombay Stock Exchange and Bombay First Speaker Series. *Best paper prize:* FMA Napa Conference.
2013	*Keynote speaker:* Indian Institutes of Management (IIM) India Finance Conference. *Keynote speaker:* Singapore Management University Hedge Fund Conference. *INQUIRE Europe third prize:* with Rui Albuquerque and Sumudu Watugala). *Keynote speaker:* European Financial Management Association Annual Meeting. *Invited panelist:* National Housing Bank of India and Asia Pacific Union for Housing Finance conference on "Housing: An Engine for Inclusive Growth."
2012	*Best paper prize:* Financial Analysts Journal and CFA Institute – Conference on Financing Public and Private Firms: Fraud, Ethics and Regulation. *Keynote speaker:* National Housing Bank-CAFRAL Housing Finance Conference.
2011	*Alfred P. Sloan Foundation research grant:* with John Y. Campbell, for "International comparative household finance."
2010	*International Growth Centre (IGC) research grant:* with John Y. Campbell, for "Household finance in India."
2009	*BNP Paribas hedge fund centre research grant:* for "Asset fire sales and purchases and the international transmission of funding shocks." *Viz Risk Management prize:* for best paper on energy markets, securities and prices, European Finance Association "Limits to arbitrage and hedging: Evidence from commodity markets." *Best external speaker:* State Street Bank European Quantitative Forum.
2008	*Finalist for the Smith-Breeden prize:* for the best paper published in the *Journal of Finance* for "Hedge funds: Performance, risk and capital formation." *INQUIRE Europe research grant:* for "Investor interest and hedge fund returns."
2007	*BSI Gamma Foundation research grant:* with Viral Acharya and Lars Lochstoer. *INQUIRE UK best paper prize:* with Narayan Naik and Maria Stromqvist.
2006	University of Oxford research development grant.

2005	*Finalist for the Smith-Breeden prize:* for the best paper published in the *Journal of Finance* for "Currency returns, intrinsic value and institutional investor flows."
2004	*BSI Gamma Foundation research grant:* with David Hsieh, William Fung and Narayan Naik. *INQUIRE UK research grant:* with Narayan Naik.
2003	*Morgan Stanley equity microstructure research grant:* with John Y. Campbell and Tuomo O. Vuolteenaho.
2000 – 2003	*Douglas Dillon fellowship:* Harvard University.
1996 – 1998	*Herchel Smith fellowship:* for graduate study at University of Cambridge.
1996	*Carl VanDuyne memorial prize in Economics:* Williams College *Jack Larned thesis prize:* Williams College; *Highest Honors in Economics, Phi Beta Kappa*, *Magna cum laude:* Williams College

CONFERENCE COMMITTEES:

2016 –	Micro and Macro Implications of Household Behaviour and Financial Decision-Making: Founder and programme committee member (with Richard Blundell, Benjamin Moll, Michael Haliassos, Chris Hansman, Can Karabulut, Peter Levell, and Polly Simpson). Program and Scientific committees: CEPR Conference on Household Finance, CEPR Finance Symposium.
2004 – 2021	Adam Smith Asset Pricing (ASAP) and Corporate Finance (ASCF) Workshops: Founder and programme committee member (with Raman Uppal and Dimitri Vayanos). CEPR Conference on Household Finance: Founder and programme committee member. Session Chair: Household Finance, American Finance Association (2021). Program and Scientific committees: Indian School of Business Finance Conference, European Finance Association, Western Finance Association, SFS Finance Cavalcade.
2015	Session Chair: International Asset Pricing, American Finance Association, Program and Scientific committees: SoFiE conference, Indian School of Business Finance Conference, European Conference on Household Finance, European Finance Association, SFS Finance Cavalcade, IGIDR Emerging Markets Finance Conference.
2014	Co-organizer**:** Oxford-Harvard-Sloan conference on Household Behavior in Risky Asset Markets: An International Perspective (with John Y. Campbell and Luis Viceira). Program and Scientific committees: SoFiE conference, Indian School of Business Finance Conference, IGIDR Emerging Markets Finance Conference, Darden International Finance Conference, McGill/JFQA Global Asset Management Conference, European Conference on Household Finance.

2013 Track Chair, Empirical Financial Intermediation, European Finance Association Meetings. Program and Scientific committees: SFS Finance Cavalcade, OMI Currency Trading and Risk Premia conference, SoFiE conference, European Conference on Household Finance, IGIDR Emerging Markets Finance Conference, McGill/RFS Global Asset Management Conference.

2012 Co-organizer**:** Oxford-Harvard-Sloan conference on Household Behavior in Mortgage and Housing Markets: An International Perspective (with John Y. Campbell); NBER-Saïd-CFS-EIEF Conference on Household Finance. Program and Scientific committees: Darden International Finance Conference, McGill/RFS Global Asset Management Conference, IGIDR Emerging Markets Finance Conference, Paris Hedge Fund Conference.

2011 Program committees: European Finance Association, SFS Finance Cavalcade, Darden International Finance Conference, SoFiE conference, Paris Hedge Fund Conference.

2010 Program committees: Darden International Finance Conference, Financial Intermediation Research Society, Paris Hedge Fund Conference.

2011 – 2012 CEPR European Summer Symposium in Financial Markets, Gerzensee. Co-organizer (Asset Pricing).

2009 – 2011 Scientific Committee, Oxford-Man Institute Hedge Fund Conference.

2007 – 2009 Prize Committee, Institute for Quantitative Investment Research (INQUIRE UK).

SEMINARS, TALKS, AND DISCUSSIONS:

2025 Yale School of Management, Bank of Italy, Stanford Institute for Theoretical Economics Financial Regulation Conference, Imperial-Bank of England Household Finance Conference.

2024 Oxford Said Business School; CEPR European Workshop on Household Finance, Imperial-Bank of England Household Finance Conference, Economic Theory Search in Housing Markets Conference, Stanford Institute for Theoretical Economics Financial Regulation Conference, Stanford Institute for Theoretical Economics Psychology and Economics Conference, INSEAD, EDHEC, UT Austin.

2023 American Finance Association (session chair, Asset Pricing: Household Finance); American Economic Association (Structural Behavioral Finance); Institut Louis Bachelier Keynote; University of Cambridge Judge Business School; NBER Public Economics Spring Meeting; NBER Behavioral Finance Spring Meeting; India-UK Financial Partnership at the India-UK Economic and Financial Dialogue; Georgia Tech Finance Seminar; Emory University Goizueta Business School Finance Seminar; University of Miami Finance Seminar, Bocconi Finance Seminar; University of Chicago Booth Business School Finance Seminar, Red Rock Finance Conference, Columbia Business School Finance Seminar, Institute for Fiscal Studies, Guanghua School of Management, Peking University National School of Development, Princeton University Bendheim Center Finance Seminar.

2022 University of Oregon Finance Seminar, Northwestern Kellogg School of Business Finance Seminar, Washington University St. Louis Finance Seminar, NYU Stern Finance Seminar, UCSD Finance Seminar, University of Washington Seattle Foster School of Business Finance Seminar, SFS Finance Cavalcade RCFS Keynote, SFS Cavalcade Asia-Pacific Keynote, Vanguard, London Business School Finance Seminar, SHoF Annual Conference Keynote, Stanford Institute for Theoretical Economics Financial Regulation Conference, Stanford Institute for Theoretical Economics IO of Consumer Finance and Healthcare Conference, UC Berkeley Haas Real Estate Seminar, University of Copenhagen CEBI Seminar, Wharton Business School Finance Seminar, University College London Finance Seminar, University of Houston Finance Seminar.

2021 European Bank for Reconstruction and Development, Case Western Reserve Finance Seminar, UT Austin Finance Seminar, Frankfurt School of Finance and Management, Stanford GSB Finance Seminar, Goethe University, Nanyang Technical University, INSEAD Finance Symposium, Federal Reserve Board, Cornell Household and Behavioral Finance Symposium, King's College London Finance Seminar, Virtual Finance Seminar, Bank of England-Imperial-LSE Conference on Household Finance and Housing, London School of Economics Finance Seminar.

2020 Guanghua School of Management (Peking University) Online Seminar, HEC Online Finance Conference, Western Finance Association (x2), European Finance Association, Econometric Society World Congress, Stanford Institute for Theoretical Economics Financial Regulation Conference, Stockholm School of Economics, Chinese University of Hong Kong Finance Webinar, Carnegie Mellon Tepper School Finance Seminar, NOVA Business School Finance Seminar, MIT Finance Seminar, Banco de Espana, CU-Boulder Finance Seminar, Dartmouth Finance Seminar, University of Cyprus Finance Seminar, Columbia University Finance Seminar, NBER Big Data in Securities Markets, NBER Innovative Data in Household Finance (invited panelist).

2019 London School of Economics Urban and Regional Economics Seminar, Wharton Applied Economics Seminar, CEPR European Household Finance Conference (x2), FCA Household Finance Conference, Bank of England, Goethe University (Money and Macroeconomics Seminar), Luxembourg School of Finance, Western Finance Association, NBER Summer Institute (IT & Digitization Session), Stanford Institute for Theoretical Economics Financial Regulation Conference, UC Berkeley Haas Real Estate Seminar (x2), Helsinki Economics Seminar, Rice University, UT Dallas, Southern Methodist University, U Chicago Stevanovich Center, U Michigan Ross Finance Seminar, Harvard Finance Seminar.

2018 Bank of England Financial Intermediation Conference, Adam Smith Workshop, New York University India Seminar, Boston College, SFS Finance Cavalcade, Paul Woolley Conference, Warwick Business School, European Central Bank, European Household Finance Conference, NBER Household Finance, Stanford Institute for Theoretical Economics Financial Regulation Conference, Tinbergen Institute, EDHEC, European Central Bank, USC Finance, UCLA Finance.

2017 American Finance Association Meetings, IGIDR Household Finance Workshop (Invited speaker), India-UK Fintech Conference, European Household Finance Conference, ABFER Conference, IFS-Imperial Housing and Macro Conference, Gandhi Centre Conference, NBER ISOM Meeting, India Policy Forum, CEPR Summer Symposium (Focus Session), Norges Bank Research Workshop, NYU Stern, University of Rochester, Lund University, FARFE Boston, CEMFI.

2016 NBER Behavioral Finance Meetings, American Finance Association Meetings (Presenter and Discussant), Imperial College Business School, Goethe University, London Business School, Birkbeck College, Institute for Fiscal Studies Economics of Development Policy Workshop, Tilburg University, London School of Economics, SDA Bocconi School of Management, Banca d' Italia.

2015 Western Finance Association Meetings (Presenter and Discussant), Yale School of Management Finance Seminar, NUS-IRES Singapore Conference on Real Estate, University of Amsterdam Safe Assets Workshop, NBER Summer Institute International Asset Pricing Meeting, NBER Summer Institute Household Finance Meeting, Helsinki Finance Conference, University of Miami, HSE-LSE Moscow Conference, London School of Economics (Paul Woolley Centre), IGIDR Emerging Markets Finance Conference.

2014 NBER Summer Institute Household Finance Meeting, NBER Spring Asset Pricing Meeting, MIT Sloan School of Management Finance Seminar, University of Illinois at Urbana-Champaign, University of Texas at Austin, Imperial College (Keynote Lecture), American Finance Association, American Economic Association, Cass Business School, Adam Smith Asset Pricing (ASAP) Conference, Asian Bureau of Finance and Economics Research Meetings.

2013 Indian Institutes of Management (IIM) India Finance Conference (Keynote Lecture), IGIDR Emerging Markets Finance Conference, Duisenberg Institute, Dutch National Bank, Copenhagen Business School, HEC Paris, INSEAD, European Finance Association Meetings, National Securities Depository of India, NBER Summer Institute Asset Pricing Meetings, NBER Summer Institute Household Finance Meetings, Asian Bureau of Finance and Economics Research Inaugural Meetings, NUS-IRES Symposium on Real Estate Finance, American Finance Association, Austrian Central Bank, Oxford-Man Institute Conference on Currency Trading and Risk Premia, NBER Behavioral Economics and Behavioral Finance Working Group Meetings, NIPFP.

2012 National Housing Bank-CAFRAL Housing Finance Conference (Keynote Lecture), National Stock Exchange of India, IGIDR Emerging Markets Finance Conference, NIPFP-DEA-JIMF Neemrana Conference, International Growth Centre, Swiss Finance Institute Public Lecture, Einaudi Institute of Economics and Finance Rome, National Securities Depository of India, European Economic Association (Invited Session), Indian Institute of Management Bangalore, NBER Summer Institute - Household Finance, European Financial Management Association (Invited Plenary), Financial Services Authority London, Paris Hedge Fund Conference, NIPFP-DEA Conference on International Capital Flows, Securities and Exchange Board of India, Man Investments India Symposium, Harvard Business School, The World Bank, Rhodes Global Scholars Symposium, Hong Kong University of Science and Technology Finance Symposium.

2011	American Finance Association (presenter and discussant), HEC Lausanne, Paris Hedge Fund Conference, 10th Annual Darden International Finance Conference, Vanderbilt Owen Graduate School of Management, European Finance Association (presenter and discussant), University of North Carolina (Chapel Hill), Indian Statistical Institute, NIPFP, ICRIER G-20 Conference, NCAER, CAFRAL.
2010	American Finance Association (presenter and discussant), London School of Economics, Duke University Financial Econometrics, Duke Fuqua School of Business, 9th Annual Darden International Finance Conference, EDHEC Business School, Helsinki School of Economics, University of Pompeu-Fabra, Cass Leading Lights in Fund Management Conference, NIPFP-DEA Conference on International Capital Flows, University of Lugano, Tilburg University, Erasmus University, University of Piraeus, CFA European Investment Conference, Warwick Business School, INQUIRE Europe Meetings, Imperial College, Imperial College Hedge Fund Conference.
2009	London Business School, University of Amsterdam, State Street Bank European Quantitative Forum, Global Alternative Investment Management Conference (GAIM Monaco), Norwegian School of Management, University of Massachusetts at Amherst, NIPFP-DEA Conference on International Capital Flows, Imperial College Hedge Fund Conference.
2008	American Finance Association (session chair (Hedge Funds), and presenter), INQUIRE Europe Meetings, University of Virginia (Darden Business School), Western Finance Association, University of North Carolina (Chapel Hill), CEPR-European Corporate Governance Institute, Imperial College Hedge Fund Conference, Hong Kong University of Science and Technology Finance Symposium, London Business School.
2007	American Finance Association (presenter and discussant), NBER Spring Market Microstructure Program Meeting, CEPR conference at Gerzensee, University of St. Gallen, Swedish Institute of Financial Research Private Equity conference.
2006	Stockholm School of Economics, Swedish Institute of Financial Research, INSEAD, Western Finance Association, EFMA conference (special session), Hong Kong Monetary Authority, Singapore Management University, CEPR conference at Gerzensee.
2005	University of Warwick, London School of Economics, University of Amsterdam, European Central Bank, Indian School of Business.
2004	NBER Market Microstructure Meeting, Stockholm School of Economics, Swedish Institute of Financial Research, European Finance Association Annual Meetings, Morgan Stanley Microstructure Research Conference.
2003	American Finance Association.
2002	NBER Spring International Finance and Macroeconomics Program Meeting.
2001	European Financial Management Association Annual Meetings, NBER Conference on Management of Currency Crises.

PRINCIPAL SUPERVISOR OF PHD STUDENTS AND POST-DOCS:

Current Students and post-docs (First Placement):
Aditya Polisetty (Ongoing)
Paige Weisman (Ongoing)
Eduard Seyde (Ongoing)

Past Students and post-docs (First Placement):
Cristian Badarinza (National University of Singapore)
Vimal Balasubramaniam (Warwick Business School)
Louiza Bartzoka (Copenhagen Business School)
Francesca Brusa (Temple University)
Mathias Kruttli (Federal Reserve Board, Research Department)
Lu Liu (Wharton Business School, Finance Group)
Juhana Siljander (Bank of Finland)
Michael Streatfield (Founding Partner and Head of Research at FVC Advisors)
Antoine Uettwiller (Queen Mary University of London)
Sumudu Watugala (Cornell University)
Federica Zeni (World Bank)

REFEREEING:

American Economic Review, Economic Journal, Journal of Applied Econometrics, Journal of Empirical Finance, Journal of Financial Intermediation, Journal of Finance, Journal of Financial Economics, Journal of Financial Markets, Journal of Financial and Quantitative Analysis, Journal of International Economics, Journal of Political Economy, Management Science, Quarterly Journal of Economics, Review of Economic Studies, Review of Economics and Statistics, Review of International Economics, Review of Finance, Review of Financial Studies.

TEACHING:

2019 –	Big Data in Finance (MSc Fintech), Imperial.
2016 –	Big Data in Finance (MSc Finance, IWRM, Finance and Accounting), Imperial.
2017 –	Household Finance (PhD Finance), Imperial.
2016 – 2018	Big Data in Finance (MSc Business Analytics), Imperial.
2016 – 2018	Behavioural Finance (MBA), Imperial.
2003 – 2007, 2011, 2013 – 2016	Behavioural Finance (MBA/MFE), Oxford.
2005 – 2016	Empirical Asset Pricing (MFE), Oxford.
2015 – 2016	Programme Director, The Oxford Investment Management Programme
2013 – 2016	Programme Director, KPMG-Oxford Investment Management Custom Programme

2009 – 2014	Programme Director, The Oxford Global Investment Risk Management Programme (offered in association with the CFA Institute)
2009 – 2012	International Financial Management (MBA/MFE), Oxford.
2008– 2009	Equity Investment Management ((London Business School MBA/MiF/Executive MBA); Behavioural Finance (London Business School MBA/MiF/Executive MBA)
2007 – 2009	Hedge Funds (MBA/MFE), Oxford.
2003 – 2005	Finance I (MBA), Oxford.

OTHER POLICY APPOINTMENTS:

2012 – 2014	Hon. Advisor, National Institute of Public Finance and Policy, New Delhi.
2012 – 2013	Hon. Advisor, Technical Team, Fin. Sector Legislative Reforms Commission, India.

INDUSTRY ENGAGEMENT:

Asset Allocation Advisory Board Member, Norges Bank Investment Management, 2019-2022.

Custom Executive Education Programmes and Invited Talks for: KPMG, OxAM, China Commercial Bank (CCB), Industrial and Commercial Bank of China (ICBC), Norges Bank, Investment Management Consultants Association, CFA Institute, KPMG, 2003-2016.

Consulting for: KPMG, Man Investments, Rio Tinto, TMF, Global Macro Hedge Funds, 2003-2016.

Startup mentoring, 2020-present.

MEDIA COVERAGE:

See http://www.tarunramadorai.com/.

OTHER PUBLICATIONS:

5. Op-ed column for the *Mint* newspaper, India's second largest circulating financial daily. November 2013-2019.

4. Op-ed column for the *Economic Times* newspaper, world's largest circulating financial daily. October 2012-September 2013.

3. Op-ed column for the *Financial Express* newspaper, India's oldest financial daily. December 2009 to March 2011.

2. The Statesman, (2001), Censorship: An International Encyclopedia, Fitzroy Dearborn.

1. Press censorship during the Emergency of 1975 in India, (2001) with Sanjoy Bhattacharya, Censorship: An International Encyclopedia, Fitzroy Dearborn.