AVINASH TAMBY

Current Position : Economic Researcher at Aix-Marseille School of Economics
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BIOGRAPHY

I have 6 years of experience as a credit risk modeler. I spent 5 years developing PD, LGD, and EAD models to inform the NPV of future cash flows on a porfolio which insures $1.3 trillion of debt. I now work as a researcher analyzing financial fragmentation and inequalities in the euro area.

PROFESSIONAL EXPERIENCE

Aix-Marseille School of Economics   Marseille, France
Economic Researcher   2022 - Present

· Assess how banking fragmentation creates unequal financing opportunities in the euro area
· Examine the role of bond and equity markets in the distribution of income and wealth
· Evaluate the role the ECB can play in reducing inequalities through financial integration

Summit Consulting, LLC   Washington, DC, USA
Credit Risk Modeler   2017 - 2021

· Forecast the NPV of future cash flows for FHA's $1.3 trillion mortgage insurance fund
· Developed PD and LGD models to evaluate the Economic Net Worth and Capital Ratio of the fund
· Communicated model updates to the Model Risk Governance Board and FHA Commissioner
· Coordinated the monthly ETL procedure to ingest, process and clean 100GB of mortgage data
· Performed stress tests to assess the fund's ability to face adverse economic developments
· Designed sensitivity scenarios to test model robustness to various interest rate and HPI environments
· Worked directly with OMB to provide loss mitigation options to borrowers affected by COVID-19
· Implemented model updates to improve model estimations of insurance claim losses

EDUCATION

Aix-Marseille School of Economics   Marseille, France
Master of Arts Degree in Economics - Empirical and Theoretical Economics Track   2021 - 2023

The Johns Hopkins University   Baltimore, MD, USA
Bachelor of Science Degree in Applied Mathematics and Statistics   2012 - 2016

CERTIFICATIONS

· CIVIS AMSE-UAM Master's Exchange Week (Link to Certification)   2021
· SAS Certified Specialist: Base Programming Using SAS 9.4 (Link to Certification)   2020
· General Assembly Data Science Immersive (Link to Certification)   2017

PRESENTATIONS & PUBLICATIONS

· Thompson, S., Book, T., & Tamby, A. (2018). Natural Language Processing: A Powerful Tool to Analyze Open-Ended Survey Responses. Presented at the 73rd Annual American Association for Public Opinion Research Conference, Denver CO. (Link to Abstract)

TECHNICAL SKILLS

Advanced Proficiency	Python, R, SAS, SQL
Intermediate Proficiency	LaTeX, Stata, AWS (EC2, Glue, Redshift, S3)

LANGUAGES

Native Fluency	English, French
Limited Working Proficiency	Spanish