

Jagdish Tripathy

Bank of England
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Education

PhD in Economics and Finance, Universitat Pompeu Fabra, 2012-16.

Cum-Laude. Thesis Title: “Essays on the macroeconomic effects of credit market fluctuations”

References: Jaume Ventura, Alberto Martin, Julian di Giovanni

Masters of Research in Economics, **Barcelona Graduate School of Economics**, 2010-12.

Masters of Science in Applied Economics, **Singapore Management University**, 2008-10.

Bachelor of Engineering, **Nanyang Technological University**, 2003-07.

Major - Bioengineering, Minor - Economics

Current Position

2023-current Research Adviser, Centre for Central Banking Studies, **Bank of England**

Past Positions

2019-2023 Senior Researcher, Centre for Central Banking Studies, **Bank of England**
2016-2018 Research Economist, Financial Stability Strategy and Risk, **Bank of England**
2016 Research Intern, **Banco Central de Chile**
2014 Research Intern, **Banco de México**
2012-2016 Research Assistant, **CREi**
RA to Prof. Jaume Ventura, Prof. Alberto Martin and Prof. Fernando Broner

Other Affiliations

2023-current Visiting Researcher, Department of Finance, **Imperial College Business School**

Research

Publications

1. Refinancing Cross-Subsidies in the UK Mortgage Market, with Jack Fisher, Alessandro Gavazza, Lu Liu and Tarun Ramadorai, ***Journal of Financial Economics***, 158:103876, 2024.
2. Macroprudential Policy, Mortgage Cycles and Distributional Effects: Evidence from the UK, with Jose-Luis Peydro, Francesc Rodriguez-Tous and Arzu Uluc, ***The Review of Financial Studies***, 37(3), 727–760, 2024.
3. Cross-border Effects of Regulatory Spillovers – Evidence from Mexico, ***Journal of International Economics***, 126:103350, 2020.

Working papers

4. Behavioral Lock-In: Aggregate Implications of Reference Dependence in the Housing Market, with Cristian Badarinza, Tarun Ramadorai and Juhana Siljander.

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5. Star Charities, Director Networks and Firm Performance, with Saleem Bahaj, Andrew Blake, Angus Foulis, Andrew Haldane and Gabor Pinter.
6. Lenders and Individual Landlords in the Mortgage Market, with João F. Cocco and Lakshmi Naaraayanan.
7. Housing-consumption Channel of Mortgage Demand, with Gabriel Ahlfeldt and Nikodem Szumilo.
8. Housing Booms and Credit Misallocation, *R&R*.

Work in Progress

9. Bank of Mum and Dad: Equity Help in Mortgage Access.
10. Interest-rate Hedging and Mortgage Intermediation.

Professional Activities

Conferences and Seminars

(2025) AREUEA-ASSA (scheduled)

(2024) UEA European Meetings^(c), AREUEA^(c), Birmingham Business School, SITE Financial Regulation*, Cambridge Real Estate Conference, Holden Conference in Finance and Real Estate (Indiana)*.

(2023) North American Meeting of the UEA, Research Handbook of Macprudential Policy Conference (King's College), Catalan Economic Society

(2022) Barcelona Summer Forum (Networks), NBER SI* (Household Finance, Real Estate), EEA, EFA, CEPR Workshop on Household Finance*, SITE Workshop on IO of Healthcare and Consumer Finance Markets*, IWFSAS, Econometric Society Winter Meeting

(2021) SITE Workshop on Financial Regulation*, Workshop on Household Finance and Housing*

(2020) Swiss Winter Conference^(c)

(2019) Workshop on research on housing (Bank of England and Central Bank of Ireland), Alternative Datasets Conference at Bocconi University, 3rd Conference on Financial Stability (Banco de México), Bundesbank

(2018) EFA, EEA*, 2nd Annual Workshop of ESCB Research Cluster*, Bank Credit and Macprudential Policy (Central Bank of Ireland)

(2017) 10th Swiss Winter Conference, IMF-ECB-BOE Spillover Workshop, Bank of England, EBRD

(2016) IEF Workshop by World Bank/IADB, 12th CSEF-IGIER Symposium, CEPR Workshop on Household Finance, National University of Singapore, Singapore Management University, University of Essex, Bank of England, Bundesbank; Reserve Bank of India, Indian School of Business, Banco Central de Chile, NYU AD

(2015) European Winter Meeting of the Econometric Society, RES Symposium of Junior Researchers, CREi International Lunch, UPF LPD, UPF Finance

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(2014 and earlier) Barcelona GSE PhD Jamboree, Trans-Atlantic Doctoral Conference, UPF Labour/Public/Development Student Workshop

* – presented by co-author; ^(c) – cancelled.

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| Discussions | <p>(2024) Present Bias and Mortgage Refinancing Decisions; Golder; MFA</p> <p>(2023) Monetary Policy and Home Buying Inequality; Ringo; Annual CEBRA Meeting</p> <p>Does Relaxing Household Credit Constraints Hurt Small Business Lending?; Bahadir et. al.; North American Meeting of the UEA</p> <p>(2022) Bank Presence and Health; Fe Cramer; Bayes Emerging Scholars in Economics and Finance</p> <p>Student Loan Supply, Parental Saving & Portfolio Allocation; Jerphanion; EFA Barcelona</p> <p>(2020) The Effect of foreclosures on homeowners, tenants, and landlords; Guren et. al.; Workshop on Household Finance and Housing</p> <p>(2018) Effect of credit constraints on housing choices; Tzur-Ilan; Annual CEBRA Meeting</p> <p>Access to Credit and Labour Market Outcomes – Evidence from Credit Lotteries; Skrastins et. al.; IWFSAS at Cass Business School</p> <p>(2017) Specialization in Bank Lending, Paravisini et. al.; BoE-MacCaLM Macro-Finance Workshop</p> |
| Refereeing | <p>Review of Financial Studies, Journal of Banking and Finance, Macroeconomic Dynamics, Economic Modelling</p> |
| Organizing Comm. | <p>(2024) Workshop on Household Finance and Housing, Chief Economists' Workshop, New Evidence on the Monetary Transmission Mechanism, Bank of England Research Workshop on the Prudential Framework</p> <p>(2023) Workshop on Household Finance and Housing</p> <p>(2022) Workshop on Household Finance and Housing</p> <p>(2021) Workshop on Household Finance and Housing</p> <p>(2021) Chief Economists' Workshop</p> <p>(2020) Workshop on Household Finance and Housing</p> <p>(2018) Conference on Non-Bank Financial Institutions and Financial Stability (Bank of England)</p> <p>(2018) Conference on Economics and Psychology (Bank of England)</p> |

Teaching Experience

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| 2020-Current | Causal Inference using Micro Data, courses for Central Banking Qualification Foundation Year at Centre for Central Banking Studies, Bank of England |
| 2014-15 | TA for Math Brush-up (G), International Finance (G/M), Sovereign Debt (M), Contemporary Macroeconomic Problems (G/M) |

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| 2013-14 | TA for Math Brush-up (G), International Finance (G/M), Sovereign Debt (M) |
| 2012-13 | TA for International Finance (G/M), Money and Exchange Rates (M) |
| 2011-12 | TA for Empirical Banking and Financial Crises (M), Introduction to Macroeconomics (U) |
| 2010-11 | TA for Topics in Macroeconomics (U) |

G – graduate, M – masters, U – undergraduate

Honors

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| 2011-16 | Graduate Fellowship, UPF |
| 2010-11 | Partial tuition waiver by Barcelona GSE for Masters studies |
| 2007 | Invitation to the 37 th St. Gallen Symposium |
| 2003-07 | Full scholarship for under-graduate studies in Singapore (SIA-NOL Scholarship) |

Other Information

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| Pre-PhD Employment | Procter and Gamble (2007-2010), Singapore |
| Languages | Fluent – English, Hindi, Odia, Spanish. Conversant - Bengali |
| Programming | Matlab, Stata, R, LaTeX, GIS |
| Citizenship | Singaporean |
| Residency | UK ILR, Indian OCI |

Updated: September 2024