PADMA RANJINI SHARMA

EMAIL: padmas@uci.edu, PHONE: 980-365-1679, WEBSITE: padmasharma.github.io

EDUCATION

PhD in Economics, University of California, Irvine, expected 2019

M.A. in Economics, University of California, Irvine, 2016

M.S. in Economics, IGIDR, Mumbai, 2006

B.S in Economics, Mathematics and Statistics, Bangalore University, 2004

RESEARCH FIELDS

Econometrics, Banking and Computational Statistics

RESEARCH PAPERS

"Heterogeneity in the Resolution of Bank Failures: A Latent Class Approach"

This paper investigates the resolution of failed banks by the FDIC during the US Savings and Loans crisis from 1984-1992. I find that bank failures that were accompanied by regional economic distress had a higher median probability of receiving financial assistance from the FDIC compared to those that failed in a relatively more favorable economic climate. In addition, I find that the political support of elected representatives for financial institutions is important in securing less severe forms of resolution for banks that failed in economically distressed regions. I utilize a novel Bayesian procedure to estimate latent class models with ordinal responses to detect unobserved heterogeneity in bank resolution.

"Bayesian Latent Class Modeling with Ordinal Response Data"

Bayesian methods to estimate latent class models have been developed and implemented in contexts involving continuous and binary outcome data but have not yet been adapted to model ordinal responses. I address this open area of research and develop an efficient collapsed Gibbs sampler to estimate such models in univariate and multivariate settings. The paper discusses issues pertaining to model identification and prior sensitivity and provides applications from labor and banking.

IN PROGRESS

"Quantifying risk-sharing through common deposit insurance systems: Evidence from the Rhode Island Crisis of 1991" (with ***Christoffer Koch*** *and* ***Gary Richardson****)*

"Estimating the Mixed Logit Model Using Kolmogorov Latent Variables" (with ***Ivan Jeliazkov****)*

References

Ivan Jeliazkov Associate Professor Economics and Statistics (949)-824-1581 ivan@uci.edu	Gary Richardson Professor Economics (949)-824-5089 garyr@uci.edu	Eric Swanson Professor Economics (949)-824-8305 eric.swanson@uci.edu

TEACHING EXPERIENCE

Teaching Assistant, UCI — Oct 2014 – present.

Graduate classes

Econometrics (Winter 2016, Spring 2016, Spring 2017)
Probability and Statistics (Summer 2016)

Upper division
Econometrics (Winter 2017, Winter 2018)
Applied Econometrics I (Fall 2016)
Applied Econometrics II (Fall 2015)
Game Theory (Summer 2015)
Cultural Economics (Summer 2016)
Managerial Economics (Spring 2015)

Lower Division
Probability and Statistics for Social Sciences (Winter 2015)
Probability and Statistics for Economics (Fall 2014)

Other
Instructor for Data Scientist Program, Evalueserve Chile — Apr – May, Oct – Nov 2013

RESEARCH EXPERIENCE

Graduate Student Researcher for Prof. Gary Richardson, UCI — Jun 2017 – Sep 2017
Researcher for ILO funded project at BASIX Ltd., Bangalore — Jul 2013 – Aug 2013

HONORS AND AWARDS

Outstanding Teaching Assistant Award, UCI	2017
Emerging Scholars Program, Community Banking in the 21st Century	2017
Merit Fellowship in Economics, UCI	Fall 2017
Summer Research Fellowship, UCI	2016, 2017
Reserve Bank of India Governor's Gold Medal in Economics, IGIDR	2006
Gold Medal for Mathematics, Bangalore University	2004

PRESENTATION

Banking Research Group, UCI	2018
Joint Statistical Meeting – American Statistical Association, Baltimore	2017
Invited Seminar at IGIDR, Mumbai	2017
Winter School at Delhi School of Economics, Delhi	2017
Conference on Business Analytics and Intelligence, Bangalore	2017

INDUSTRY EXPERIENCE

Senior Practice Expert in Quantitative Modeling, Evalueserve — May 2011 – Jun 2014
Key responsibilities: Operational risk models under Basel II — *Viña del Mar, Chile and Charlotte, NC*

Analytic Consultant, FICO (Fair Isaac Corp.) — Aug 2010 – May 2011, Jun 2006 – Jun 2008
Key responsibilities: Credit risk scorecards and models under Basel II — *Bangalore, India and Birmingham, UK*

Team Lead, Genpact
Key responsibilities: Risk-based pricing model for auto loans — Feb 2010 – Aug 2010
Bangalore, India

Manager, Credit Ratings and Models, Lloyds Banking Group — Sep 2008 – Jan 2010
Key responsibilities: Develop and manage credit risk models under Basel II for Commercial loan portfolio — *Birmingham, UK*

COMPUTER SKILLS

MATLAB, R, SAS and STATA