

ARUNIMA PAUL

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Department of Economics
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EDUCATION

Ph.D.	Applied Economics, Auburn University, Auburn, AL	May 2026(expected)
M.S.	Statistics, Auburn University, Auburn, AL	2025
M.S.	Applied Economics, Auburn University, AL	2022
M.S.	Financial Economics, Gokhale Institute of Politics and Economics, India	2018
B.S.	St. Xavier's College, Kolkata, India	2016

RESEARCH EXPERIENCE

<i>Doctoral Researcher</i> , Auburn University, Auburn, AL	2020-Present
<i>Research Assistant</i> , Gokhale Institute of Politics and Economics, India	2017-2018

COMPLETED/SUBMITTED PAPERS

“Welfare Effects of Financial Access on Trade: Evidence using CRA loans” with John Chung (*under review at Journal of International Economics*)

“Bank Intrastate Expansion and Funding Costs: The Lens of Market Power, Risk Reduction and Agency Friction”, with James Barth and Min Gu (*under review at Journal of Financial Services Research*)

WORKING PAPERS

“When Exports Boom and Imports Bite: Internal Capital Markets in Multimarket Banks”
This paper studies how U.S. multimarket banks use internal capital markets to reallocate funds when regions experience export booms and import shocks. It shows how these internal flows shape lending responses to opposing local trade shocks.

“FinTech Competition and Bank Loan Portfolio Reallocation: Evidence from U.S. Community Banks”

This paper examines how FinTech penetration reshapes U.S. community banks' loan portfolios, using detailed bank-quarter data. The findings suggest that banks reallocate lending from “hard information” segments toward “soft information” segments.

PUBLICATIONS

Seal, J. K., & Paul, A. (2019). *Does direct sold funds provide a sizeable edge to investors? - Evidences selected mutual funds in India*. Cogent Economics & Finance, 7(1).

Seal, J. K., & Paul, A. (2022). *Predicting the Supply chain impacts on investment behaviour due to the COVID-19 outbreak-Evidence from Indian Stock Market*. The Journal of Prediction Markets, 16(3), 41-58.

TEACHING EXPERIENCE

Graduate Student Instructor, Auburn University, Auburn, AL

ECON 2020, Principles of Microeconomics	Fall 2025
ECON 2020, Principles of Microeconomics	Summer 2025
ECON 2030, Principles of Macroeconomics	Spring 2025
ECON 2020, Principles of Microeconomics	Fall 2023, Fall 2024
ECON 2030, Principles of Macroeconomics	Fall 2022, Summer 2024
ECON 2037, Honors Principles of Macroeconomics	Spring 2023, Fall 2023

Graduate Teaching Assistant, Auburn University, Auburn, AL

ECON 4600, Econometrics	Spring 2021, Fall 2021, Spring 2022, Spring 2024
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PROFESSIONAL EXPERIENCE

<i>Data Consultant</i> , Auburn RBD Library	2022-Present
<i>Research Associate</i> , Indian School of Business, Mohali, India	2019-2020
<i>Research Associate</i> , Indian Institute of Management, Ahmedabad, India	2019-2020
<i>Guest Faculty</i> , Birla Institute of Technology and Science, Pilani, , India.	2018-2019
<i>Research Associate</i> , Indian Institute of Management, Kolkata, India	2018-2019
<i>Research Intern</i> , Indian Institute of Foreign Trade, Kolkata, India	2017-2018

CONFERENCES AND WORKSHOPS

Presenter

Midwest Econometrics Group Conference, Illinois	2025(scheduled)
Southern Economic Association Conference, Washington D.C	2024
Western Economic Association International Conference, Seattle	2024
Department Seminar, Auburn University	2023
International Atlantic Economics Conference, Washington D.C	2022
7th India Finance Conference held at IIM, Bangalore , India	2017
St. Xavier's College, Economics Fest Confluence , Kolkata, India	2015
Miranda House Economics fest, Zenith, Delhi, India	2015

Discussant

Western Economic Association International Conference, Seattle	2024
International Atlantic Economics Conference, Washington D.C	2022

AWARDS AND HONORS

SEA Graduate Student Award	2024
Graduate Travel Award, Auburn University	2022-2024
Graduate Student Fellowship, Auburn University	2021-Present
Highest marks in Financial Econometrics, 25th Convocation GIPE, India	2019
Highest marks in Computational Finance, 25th Convocation GIPE, India	2019
Highest marks in Financial Modelling & Engineering, 25th Convocation GIPE, India	2019
Cleared UGC-NET Economics with 74 percentage (99.75 percentile), India	2019

REFeree SERVICE

International Economic Journal

PROFESSIONAL AFFILIATIONS

Southern Economic Association (SEA)
Western Economic Association International (WEAI)
International Atlantic Economic Society (IAES)

RELEVANT SKILLS

Programming and Statistical Software: R, Stata, Python, SAS, SQL.
Office and Analytical Tools: Microsoft Office, Advanced Excel, Minitab, Mathematica
Database and Big Data Tools: Apache Spark, Prowess, Bloomberg, Reuters, Gartner, Crisil Research, CEIC, EMIS Intelligence, Microsoft Azure.

REFERENCES

Dr. John Chung (PhD Advisor)

Assistant Professor
141 Miller Hall, Auburn University Auburn, AL 36849.
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Dr. Nicolas Ziebarth (Committee Member)

Professor of Economics
E213 Locust Street Building, University of Missouri-Columbia, MO 65211.
nzdx@missouri.edu

Dr. Chris Vickers (Committee Member)

Associate Professor
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