SULAGNA PAUL

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Current City: Mumbai

Contact no: +91-9051140414

- M.Sc. (Economics) with specialization in Econometrics, Political Economics and Industrial Economics from Calcutta University.
- Technical Skill set –Base & Advanced SAS, SAS E-miner, R, Python and Advanced Excel.
- 9+ years of experience in Credit Risk management in banking industry

Citicorp Services India Pvt. Ltd. - AVP (November 2019–July 2024)

- As part of Validation of various statistical models responsible for providing complete effective challenge of various components of the model during various stages of model development, model change and periodic validation cycles.
- Contribute to the overall growth of the entire team in functional and technical areas thus improving the overall quality of validation.
- Developed validation process for different statistical models for US Mortgage and International Mortgage such as State Transition models using various techniques e.g. **Logistic Regression, Linear Regression** for **CCAR, CECL and IFRS9 usages**.
- Experienced in Stress testing models to evaluate their performance and sensitivity under extreme conditions.
- Responsible for improvement in team's validation expertise by providing inputs, knowledge of modelling techniques used in secured products and automation of processes.
- Responsible for Regulatory review of Secured Portfolio models by FRB in CCAR and CECL framework.

HSBC HDPI- Assistant Manager (September 2016 –November 2019)

- Developed Probability of Default Model for UK Mortgage portfolio under **Basel CRD-IV framework** which was successfully approved by the internal review committee and by Prudential Regulatory Authority (PRA)
- Involved in exploratory data analysis, data preparation and through data quality check for modeling. Involved in model development using **logistic regression.**
- Responsible for improvement in team's expertise by providing inputs, knowledge of modelling techniques used in secured products and automation of processes.
- As a part of Model Monitoring, supervised validation work, oversee model development, provide effective challenges, and ensure quality of validation and deployment efforts for different portfolio across UK.

DEXLAB SOLUTIONS CORP-SAS Analytics Consultant (June-2015 to February-2016)

- Worked on a project for a **BFSI** client to examining the trust worthiness of a prospective customer and his/her possibility of defaulting on loan. The task is to build a Behavioral **Credit Risk Model** based on a large sample of data by applying **Logistic Regression**.
- Worked on **driver analysis** to figure out the driving force of business for a **FMCG** client for different markets.
- Worked on a project of **customer profiling** based on the **H&E** data for a **FMCG** client. Project involves statistical segmentation technique like **cluster analysis** and **factor analysis** as dimension reduction technique.

Awards & Recognitions:

- Received Gold Award in Q4 2021 & Q3 2022 in Citi for Delivering Result efficiently and within timeline.
- Received Citi Gratitude Applause Award as "Great Contributor" for taking ownership category on 27th August, 2021.
- Received Silver Award in Q1 and Q2 2020 in Citi for Delivering Result efficiently and within timeline.
- Awarded with 'Team Star Award' in Q4-2017 in recognition of great performance and exhibiting impressive skills in HSBC.

Educational Qualification:

- 2012-2014: Masters in Economics from **Calcutta University** with **60%**
- 2009-2012: B.Sc (Honours) in Economics from **Asutosh College,** Kolkata with **61.1%**
- 2007-2009: Higher Secondary from **WBCHSE** with **83%**