

Aarti Chaba

Lead Assistant Manager

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PROFESSIONAL SUMMARY

Data analyst and credit risk analyst with industry experience in credit risk model validation, monitoring, model development and model audit. Strong analytical and programming abilities with knowledge of client focused team building.

SKILLS

- SAS Programming Language
- SAS Macros
- Proc SQL
- SQL
- Model Monitoring
- Model Validation
- Microsoft Excel
- Microsoft office
- Credit Risk Management
- Client Relationship Management
- Project Management
- Customer Behavioural Analysis
- Data Driven
- Result Oriented
- Decision Making
- Tableau

EXPERIENCE

Lead Assistant Manager

EXL Service Pvt. Ltd. *July 2024 - Present*

- Leading a team of 4 business analysts for credit risk monitoring for customer acquisition US based bank with an AUM of over 230 billion dollars.
- Developed an interactive JQM (Joint Quarterly Meeting) dashboard leveraging PowerPoint and Excel VBA for enhanced data visualization and analysis.
- Conducted impact analysis to assess model changes and their implications, ensuring better decision making and planning.
- Performed chi-squared, p-value tests to evaluate variable contributions within the model, enhancing its predictive accuracy and reliability.
- Mentoring a batch of 25 analyst on MDD (Model Development Document) creation.
- Prepared Model change documents for the strategies where model changes have been implemented.
- Documented AMR (Annual Model Review) for Credit Line decrease, High Risk Trigger, Reactive Credit Line Increase, Inactive CLD and Closure and Marketing strategies, Acquisition Strategies.

Assistant Manager

EXL Service Pvt. Ltd. *Feb 2022 - July 2024*

- Working in the Credit Risk sector for a large US banking customer, specializing in Private Label and Co-branded Retail Credit Cards. Conducted Credit Risk Model Validation and performed various Ad hoc tasks to contribute to the company's growth
- Spearheading the Business-as-Usual Deliverables for the portfolio from Q2'22

- Performed Post Implementation Testing for PCLI strategy leading to increase in match percentage of simulation and production code from 89% to 97%
- Monitoring of Quarterly Model Validation MIS reports for Existing Customer Management and Acquisition models monitoring Decision Tree Credit Risk and Ruleset Credit Risk models on current population sample against the development sample with metrics: KS, PSI, MAPE, ROB, Bad Rate, etc. using SAS and SQL
- Developed new template for JQM which is presented to delegates to provide insights on portfolio strategies using KPI monitoring
- Documented AMR (Annual Model Review) for Credit Line decrease, High Risk Trigger, Reactive Credit Line Increase, Inactive CLD and Closure and Marketing strategies, Acquisition.

Executive

KPMG Services Pvt. Ltd. *Dec 2017 -Jan 2022*

- Providing SAS solutions to automate manual processes
- Writing codes to generate reports using Base SAS and SQL in different formats based on these reports
- Data manipulation using SAS, SQL functions, SAS Procs
- Exporting/Importing data from/to MS-excel to/from SAS data set & performing Data validation, Data cleaning and Data manipulation by SAS/SQL procedures
- Day to day working on Base SAS 9 (Data-Step Programming, SAS functions, Base SAS, Proc SQL, SAS Macros)
- Writing SQL queries to fetch required data from database tables as per requirements and testing them as well

ACHIEVEMENT

Awarded with "Outstanding New Comer of the Year" in Q1'23 for handling BAU deliverables independently along with automating process leading to reduction in time required to complete BAU deliverables by 50% and successful knowledge transfer to new joiners in the portfolio

EDUCATION

Bachelor in Commerce

MDU, Rohtak *July 2014 - June 2017*

Master in Business Administration

MDU, Rohtak *July 2017 - June 2019*

LANGUAGES

English

Hindi