

# Karishma Rathi

## CONTACT

Phone: +91 6377258234  
DOB: 20 January 1997  
Email: Karishmarathi78@gmail.com  
Address: D-601, Mahindra Aura,  
Palam Vihar, Gurugram,  
Haryana,122017

## EDUCATION

JUNE' 18 – MARCH' 20  
**PGDM (Banking & Financial Services)**  
*National Institute of Bank Management, Pune*  
Percentage: 89.35%

JULY'15 - JUNE' 18  
**Bachelor of Business Administration  
(Finance Specialization)**  
*Amrut Mody School of Management,  
Ahmedabad University*  
Percentage: 81.62%

2015  
**XII Standard**  
*Commerce+ Mathematics*  
*Shanti Niketan, Sr. Secondary School*  
Percentage: 90.20%.

2013  
**X Standard**  
*Rajmata Krishna Kumari Girls Public School*  
Percentage: 95% (10 CGPA)

## SKILLS

Languages: SAS, Python, Angoss  
  
Proficient in:  
Microsoft Word, Excel and PowerPoint

## INTEREST

Badminton Lawn  
Tennis

## WORK EXPERIENCE

- KPMG India**  
July' 24 - Current  
**Assistant Manager (FRM team)**
- Conducting an independent review of the impact analysis on SME scorecard models for a global bank. This involves assessing the implications of changes in the source of bureau variables as mandated by the Hong Kong regulatory authority.
- HDFC Bank Ltd.**  
October' 20 - June'24  
**Senior Manager (Credit Portfolio Risk Analytics)**
- Spearheaded the **Back testing & re-calibration of the Early warning signal framework** (EWS) for SME portfolio to enhance predictive accuracy
  - Responsible for quarterly provision reporting of the retail portfolio as per IFRS (IndAS 109) and CECL standards.
  - Responsible for quarterly reporting of Credit Risk Stress testing results, **reverse stress testing, geographical stress testing** and capital impact for the same.
  - Developed a **PD-segmentation model** for Business loan portfolio using **Decision Tree Algorithm**
  - Developed a Model for **Forward looking PD** consisting of quantitative (**Macro-Economic linear regression Model**) and Qualitative models
  - Designed an ECL based **stress testing** framework for the retail portfolio of the bank to capture provisions in stressed scenarios.
  - Developed a framework for **SICR assessment** for IFRS9 reporting of the retail portfolio
  - Involved in computation and application of risk parameters such as **PD, LGD, EAD/CCF** to be used for Bank's risk management and reporting for capital and provisions.
  - Developed and automated **Geographical & Climate Risk Analysis** for 12 major retail products including Credit Cards, Personal loans, Auto etc, for enhancing risk assessment & mitigation
  - Performing variance analysis to attribute the movement in the portfolio and provide detailed performance reports and presentations to senior management

## INTERNSHIPS & PROJECTS

- Early Warning Signal Framework**  
*Academic project | 2024*  
Created a prototype framework to identify risky customers within the SME segment for monitoring purposes. The framework utilizes early warning signals based on borrower triggers, enhancing risk management and proactive intervention strategies.
- ALM assessment | Reserve Bank of India, Mumbai**  
*Summer Internship | April 2019 - June 2019*  
Analyzed interest rate risk in banks under PCA and Non-PCA frameworks using NII (Gap Analysis) and EVE (Duration Gap Analysis) to assess ALM risks. Evaluated various risk sources, including repricing, yield curve, basis, and options risk.
- Option Pricing | National Institute of Bank Management (NIBM), Pune**  
*Final Year Project | August 2019 - November 2019*  
Assessed options risk in loans and deposits using Binomial interest rate models for premature withdrawal and prepayment scenarios. Priced embedded options on loans and deposits with an Option Adjusted Spread (OAS) model to estimate their value and associated penalties, and analyzed interest rate volatility through the NSS model.

## POSITION OF RESPONSIBILITIES

- Managed a team of 5 members for reporting of provisions for HDFC Bank.
- Executive Member, Sports Committee, NIBM (2018-20)
- Executive Member of finance club, Vittarth at NIBM (2018-20)
- Led a research-based project of 10 members on "Ahmedabad Cloth Market" during graduation (2018)

## ACHIEVEMENTS

- Received Star performer award for 4 consecutive quarters, HDFC Bank (2021/ 2022/2023)
- Achieved EC (Exceptional Contributor) in all the appraisal cycle and promoted to Senior Manager in two years.
- Second place, District Merit in 12th standard, Barmer (2015)
- Winner of District Level Lawn Tennis Tournament (2013-14)
- Participated in CBSE National Kho-Kho Championship (2011-12)