

Arnab Roy

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DOB: 24th June, 1999

Proactive Credit Risk Analyst & a first class Economics post graduate, inclined towards statistical analysis, insight generation and production of structured reports.

2.5 years + experience as a consultant, in model validation, revalidation & performance monitoring of wholesale/retail models for a leading North-American banking client, exposure to regulatory standards such as AIRB with hands-on experience in SAS/SQL.

SKILLS

- **Model Validation & Statistical Knowledge:** Data assessment, assumption testing, KPI monitoring, Back-testing, issues & recommendations
- **Regulatory Knowledge:** AIRB, Basel, CCAR & SR 11-7 guidelines
- **Reporting:** Technical reporting and presenting analysis, issue description, findings & recommendation to stakeholders.
- **Tools:** SAS, SQL, Power-BI, MS Office Suite

EXPERIENCE

Genpact, Kolkata

September 2022 - Present

Credit Risk Analyst → Assistant Manager

- Conducted validation of AIRB models for wholesale portfolios of a leading North American bank.
- Calculation of Long Run Default Rate, Target PD, in-production PD using logistic/linear regression, addition of margin of conservatism adjustments due to sources of uncertainty.
- Conducted validation of Low Default Portfolios (LDPs) & Effectiveness Assessment for AIRB & ST models.
- KPI monitoring such as PSI & AR for Borrower Risk Rating (BRR) models.
- Conducted back testing analysis. Assessing 95%ile confidence interval breaches in MAE. Assigning model scores combining quantitative & qualitative triggers for Stress Test models.
- Remediated Category 2 model issue using additional data, consistency checks ensuring fit for use for extended geographical range of model use.
- Produced validation reports highlighting key findings, validity of model methodology, model assumptions, categorize model issues (CAT 2/CAT 3) along with validators' recommendations.

EY, New Delhi

Research Intern - Government Advisory & Consulting

- Created a report on 10+ sectors such as Pharmaceuticals, Leather, Textile & Garments enlisted in "Make in India". These highlighted key statistics on FDI Policy, Investment Opportunities, Reasons to invest and Recent announcements in each sector.

EDUCATION

Indian Institute of Foreign Trade, New Delhi

Masters in Economics (Specialization in Trade & Finance)

June 2020 - May 2022

Grade: 68.5% (First Class)

Econometrics, Statistics, Derivatives & Risk Management, Banking & Intermediation, International Trade, Micro & Macro Economics

Research Projects:

- Crime, Deterrence & Social Expenditure Analysis: Panel regression modeling across 25 Indian states.
- HS84 Tariff Reform & Negotiation: Multilateral tariff evaluation for India, USA, and China using statistical methods.

Calcutta University, Kolkata

B Sc Economics (Minor in Mathematics & Statistics)

June 2017 - April 2020

Grade: 80 % (First Class - Distinction)