Aarushi Vohra

Risk Analytics Professional: JP Morgan Chase, Bangalore

Experience: ~*5 years*

Contact

aarushivohra18@gmail.com

+91-9840872488

Marathahalli, Bengaluru-560037

linkedin.com/in/aarushi-vohra

Tools

SQL

Excel

Tableau

SAS

Python

Alteryx

Education

MA Economics Applied Quantitative Finance- 9 CGPA

Madras School of Economics, CUTN (2017-19)

Secured 2nd rank- Class of 2019

BA Economics (H) – 83.5%

Kirorimal College, University of Delhi (2015-16)

XII (AISSCE) Science (95.8%) |

Adarsh Public School, Delhi (2014)

Business Skills

- Credit Risk
- Loss Forecasting
- Home Lending & Credit Cards
- Liquidity Risk

Associate: JPMC, Home Lending Credit Loss Forecasting — *Sept'21- Present*

Fed Regulatory CCAR Exercise for Default Servicing Team

- Forecasted non-performing loans across multiple stress scenarios mandated by the Fed.
- Conducted model walks to elucidate changes in 30+ DPD, Foreclosure, Bankruptcy, and Real Estate Owned Inventory between consecutive CCAR cycles.

Model Review and Ongoing Performance Monitoring

- Collaborated with Model Risk Governance team to successfully amend models, incorporating pandemic impacts.
- Executed bi-annual back-tests to validate model accuracy, identifying opportunities for enhancement.

First Republic Bank Home Lending Portfolio Integration

- Integral to CCAR resubmission (June '23), managing non-performing loans forecast for First Republic Bank's portfolio integration.
- Analysed proxy assumptions using Chase's data to simulate First Republic Bank's Home Lending portfolio characteristics.

Forecast of Future Modifications Inventory

- Forecasted Government Housing and Modifications Program (HAMP) outcomes, predicting new applications, re-applications, process breaks, and completion of modifications.

Automation of Monthly Portfolio Health Report

- Developed Tableau Dashboard for comprehensive reporting of Home Lending servicing portfolio, reducing monthly reporting time from 1 business day to less than 10 minutes.

Repurchase Reserve Forecast

- Forecasted Repurchase Liability stemming from representation and warranty breaches related to loan sales to Government Sponsored Enterprises (Fannie Mae & Freddie Mac).

Analytic Consultant: Wells Fargo, Product, Analytics & Modelling — *Jul '19 - Jul '21*

SCRA - Servicemembers Civil Relief Act

- Managed all aspects of SCRA portfolio, including deployment, generation, maintenance, documentation, and performance of production reports.

SAS Migration

- Translated and optimized 20+ scripts from Microsoft Office to SAS & SQL

Home Lending Team Performance Dashboard

- Created a comprehensive dashboard for home lending leadership, streamlining performance monitoring and feedback processes, saving 8 hours weekly.
- Implemented row-level security to restrict access based on team member roles.

Internship: Wells Fargo — *May'18 - Jul'18*

- Hands on experience in Tableau and SQL
- Developed dashboard for relationship managers to assess their sales performance and for the division managers to keep track and evaluate the performance of relationship managers.