

R E E M A P A N D A Y
Manager – Ernst & Young, UK

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OBJECTIVE

Corporate professional with **9.5 years** of experience providing analytical support in Banking & Financial Services, currently working as a Manager at Ernst & Young with the zeal to build a career in analytics & strategy and aspire to be a decision maker required for growth of the business

KNOWLEDGE & SKILLS

Banking	Business Management	Client Engagement
Credit Risk	Stakeholder Management	Descriptive Statistics
IFRS9, IRB	SAS, SQL	Excel, PowerPoint

PROFESSIONAL EXPERIENCE

Ernst & Young, UK

(Jan'23- Present)

Manager

IRB Model Development

- Developed IRB LGD Model for a leading bank in the UK for their mortgage portfolio.
 - Developed models at a component level for the various sub-components like probability of possession given default, Haircut, loss given cure, time to possession and time from possession to sale.
 - Performed calibration assessments for both LRA and downturn approaches. Calculated appropriate adjustments and MoCs to be applied to the model by identifying all model deficiencies.
 - Performed various tests to evaluate model performance by assessing the rank ordering, accuracy, discrimination, concentration and homogeneity of the model.
- Developed IRB PD Model for a leading bank in the UK.
 - Developed behavioural scorecard model, in line with the PRA and EBA guidelines. Performed model testing and performance assessments using the latest available data for the scorecard model.
 - Assessed the RWA Impact of the individual model components. This included RWA calculation, deep dive to explain the individual movements.

Ernst & Young, India

(May'21- Jan'23)

Manager

Model Development and Validation

- Developed PD model (CRDIV) for a leading bank in the UK for retail portfolios. This required understanding/preparing data by considering business justification, choosing time frame for appropriate samples, selecting variables and finally building the Behavioral Scorecard.
- Validated Basel model for retail portfolios for a large US based bank. This involved looking into the model development document to understand the model methodology. Used various model validation techniques to validate the model. Prepared a report outlining the reasons to accept the model and provide recommendation to improve.

Automated Credit Decisioning Strategy

- Re-development of the existing auto decisioning strategy for SME portfolios of an Irish Bank, by looking into the existing rulesets. Providing analysis by modifying the strategy rules and determining an optimal automation rate.
- Managing a three-member team to ensure accurate and timely submission of the business deliverables.

HSBC, India

(Jun'17- May'21)

Manager

IFRS9 Execution and Monitoring

ECL Monitoring and Portfolio Performance Tracking:

- Monitoring the month on month change in Expected Credit Loss (ECL) for various portfolios. Those with the maximum increase in ECL would be considered riskier as compared to the ones where there has not been any significant change.
- Analysing the changes in various macroeconomic variables (like GDP, Unemployment, HPI) and their impact on

ECL, primarily focusing on UK and MENAT regions. This includes checking the –

- Impact of uncertainties around Brexit, increase in unemployment and inflation following a period of Recession in 2018 in the Turkish economy, the downward spiral of Dubai House Prices.
- Whether the Stress Test models are reflective of the actual economic scenario by looking into the macroeconomic variables used in the model and their transformations.
- Running various sensitivities to maintain optimum provision to tackle the stressed situation under COVID 19.

COVID 19 Customer Deferral Analysis:

- Tracking the customers that have availed payment holiday/deferral under COVID 19 to help understand the customer profile because these are expected to be riskier as compared to the those who have not opted for Payment Holiday.
- Similar analysis done for those who had asked for Payment Holiday but were not granted due to the customer credit quality not meeting the required criteria.

GENPACT, India
Business Analyst

(Sep'15-Jun'17)

Sales Growth & Marketing Opportunities

- Developed different sales metrics of GE Healthcare and identify the products directly impacting Sales Growth and what all attributes impacting the sales and how we can generate opportunities from this insight
- Involved in calculating the sales, growth, quota attainment and providing insights for the Regional and Divisional Managers and the Sales Representatives.
- Building National level dashboards to track the sales performance at a product level. This would help in ranking the regions, divisions and territories so that the performance could be enhanced by taking appropriate measures for those regions that are performing poorly.
- Contract information was provided to help the customers improve their sales by contracting.
- Analyzed how important the presence of Sales Representatives would be in enhancing and promoting the products.

EDUCATION

Masters (M.Sc.) in Economics – University of Calcutta, Department of Economics (2013-15)

- **Percentage – 65.2%**

Bachelors (B.Sc.) in Economics, University of Calcutta (2010 – 13)

- **Percentage – 65.5%**

PROFESSIONAL ACHIEVEMENTS

- ✓ Received a Lean Certification for Automation of Reports in SAS and provided high productivity.
- ✓ Team Star Awarded in HSBC Q4 2017 for successfully streamlining & automating various business processes.
- ✓ Delivering the promise Awarded in HSBC Q3 2018 for identifying & implementing additional business scope.
- ✓ Leading Light Awarded in HSBC Q1 2019 for taking ownership in implementing IFRS9 across the global market.