Narendra Sahu

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WORK HISTORY

Credit Suisse – AVP | *Pune, India | 04/2022 – Current*

- Led a team to drive automation projects including data controls, generating audit & scenario analysis reports, automating existing excel tools, etc. leveraging R Markdown & R Shiny to remove the manual activities which helped the team to save weeks of time every quarter.
- Development and monitoring of stress testing CCAR models and participated in quarterly BAU reporting activities & documentation.
- Helped in the Recovery & Resolution Plan (RRP) model run & reporting activities as demanded by FINMA under stringent deadlines.
- Proactively designed and improved models based on business requirements and regulatory changes and supported remediation activities for model gaps conducted by LoD 2 and conducted ad hoc model testing and recalibration.

Ernst & Young LLP – Manager | *Pune, India* | *07/2017 - 03/2022*

- Developed Expected Credit Loss (ECL) UI-based application using R Shiny for multiple Middle Eastern Banks capable of transforming raw data, calculating PD, LGD, EAD, Staging and finally arriving at ECL based on IFRS9 standard.
- Responsibility included implementation of various approaches to calculate different components of ECL (PD, LGD, EAD, Staging).
- Worked on the model maintenance, calibration and reporting of quarterly ECL forecasts and documentation.
- Developed BRD for software company to help develop ECL tool.
- Worked with the biggest bank in Myanmar to develop credit scoring model for automated decision-making of unsecured consumer lending with help of advanced analytics using Python.
- Worked on development of customer behavioral model to rate borrowers based on their re-payment behavior utilizing machine learning technique such as Random Forest.
- Worked on development and calibration of IRB models (PD, LGD, EAD, CCF) in compliance with regulatory guidelines ensuring accuracy and robustness through statistical techniques.
- Developed comprehensive stress testing models to evaluate the impact of economic downturns on bank's portfolio employing scenario analysis and sensitivity testing using Python.
- Worked on model development documentation in all the developments, participated in UAT and helping in model deployment.
- Worked with a large European bank helping them in transition to BCBS239 compliant system.
- Worked on development of exposure-based models for climate risk to assess direct physical risk due to extreme climatic events by leveraging Bayesian network framework using risk drivers with probabilistic distribution, scenario analysis and executed through monte-Carlo simulation. Developed R-shiny based UI tool as modeling platform to execute all exposure-based models.

SKILLS

R, R-shiny, R-Markdown, Python, VBA, SQL, SAS, Git, Excel

Tableau, Power BI, AWS, Azure

Machine learning, AI

Statistical modeling, Data Analysis & Visualization, BCBS239

Time series, scenario analysis

IFRS9 assessment, PiT PD, PiT LGD, PiT EAD & CCF

Scorecard development, Behavior modeling, Reject inferencing

Climate physical risk modeling, Exposure based modeling

Basel, IRB PD, LGD, EAD, CCF, stress testing, CCAR, ICAAP, PPNR, CECL

Leadership, Client management

Agile, scrum

EDUCATION

Indian Institute of Management
Executive Program: Fintech, Banking and Applied Risk Management | *2023*

Madras School of Economics
MSc: Financial Economics | *2017*

Veer Surendra Sai Univ. of Tech.
B.Tech: Electrical Engineering | *2014*

SUMMARY

Tech-savvy risk manager experienced in Credit risk, Operational risk, and Climate risk utilizing technical skills to drive business process improvements, minimize risks, and enhance cost efficiency.