

Abhi Goswami

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Mumbai, India

EDUCATION

International Master in Business	2019 – 2021
SDA Bocconi School of Management	
B.E. (Hons.) Manufacturing Engineering	2014 – 2018
Birla Institute of Technology & Science, Pilani	
Minor in Finance	2017 – 2018
Birla Institute of Technology & Science, Pilani	

WORK EXPERIENCE

MountainView Risk & Analytics, a SitusAMC Company, Mumbai, India –	
Assistant Manager, Model Risk Management	Nov 2023 – Nov 2024

- Conducted comprehensive independent validation of **Current Expected Credit Loss (CECL)** models to ensure **accuracy and compliance** with regulatory guidelines like SR 11-7, ASC 326, IFRS 9, OCC Handbook, Interagency Policy and CCAR for leading Banks and Credit Unions in the US.
- Implemented **comprehensive statistical testing methodologies**, including **back-testing, stress testing, goodness of fit** and **sensitivity analysis**, to assess the robustness and reliability of CECL models.
- Provided **clear and actionable findings to clients**, contributing to the refinement and optimization of CECL models for effective credit risk estimation.
- Replicated **machine learning models using Python and R** and suggested client to implement the same along with the 3rd party vendor model.
- Designed **challenger model** to calculate ACL reserve in more effective manner using **Python and R**.
- Validated **complex predictive models** employing **PD/LGD, WARM, Vintage, Roll rate methodology**.

ICICI Bank, Mumbai, India – Manager, Model Validation	Jul 2021 – Oct 2023
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- Performed **end-to-end validation** of Zero Credit Touch (ZCT) model to automate the credit card applications approval or rejection, reducing the **manual intervention of Credit Manager by more than 50%**.
- Validated and Monitored UPI-POS model using **SAS Studio, Python, SQL, R programming language** to identify final sub-segments of customers on the basis of multiple metrics like App Score, CIBIL Score, MC code, etc.
- Visualized key data** showcasing insights from ZCT model constructing dashboards using **Power BI** and presented to the Validation forum.
- Performed **Decision Tree Analysis** in **R programming language** to identify **incremental applications** that were identified as straight through processing cases or direct reject cases increasing automation.
- Validated Jocata GST **logistic regression model using Python** to arrive at the **composite risk rating** of clients based on insights derived from GST data of businesses.
- Extracted and combined** composite risk rating, bad rates of customers split in buckets based on composite risk rating using **SQL**.
- Gauged Jocata GST model performance by analyzing **the segment wise count and amount bad rates (Probability of Default PD)** to identify segments of customers who are eligible for unsecured loans.
- Analyzed and validated ML score model to **impute customer’s income** based on the ML score provided by Amazon.

TECHNICAL SKILLS

Languages: Python (scikit/numpy/pandas/statsmodel), R, SQL, SAS
Big Data: Spark, Hadoop, Hive, ETL, Maven, PySpark
Tools: SAS Studio, Power BI, Tableau, Advanced Excel, Jira, Git, TensorFlow

AWARDS & ACHIEVEMENTS

- Top Performer in PRISM program at ICICI Bank
- I-Vigilante award in recognition of vigilance demonstrated by identifying and reporting a security incident (ICICI Bank, November 2021)

CERTIFICATIONS

- PRISM Program (160 hour comprehensive Data Science Training Program with Capstone Project covering Model Development and Validation organized by ICICI Bank)
- Modelling in R using Tidymodels – DataCamp
- Google Analytics – Analytics Academy
- Data Analytics using R, Python, SQL and Tableau – KPMG