Vedanti Khokher

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Skills

- SQL (MySQL)
- SAS (Programming, Macros, Queries)
- Excel (Vlookup, Conditional Formatting, Pivot Tables)
- C++ (Data structures, Algorithms, Competitive programming)
- Python (Pandas, NumPy, Statsmodels, Sklearn)
- Word (Documentation, Reporting)
- PowerPoint (Business presentation)

Work Experience

Standard Chartered Bank, Bangalore June 2022 - Present *Credit Risk Analyst*

Scorecard model development (SAS, SQL)

- Built models for the bank's largest markets i.e. Singapore and Malaysia for credit card portfolio.
- Led end-to-end development of new scorecards based on a logistic regression algorithm predicting the probability of default of the customers. Models contain 80+ predictors covering multiple business dimensions spread across 7 risk-based customer segments.
- Identified the riskiest c.t 20% customers with the lowest score capturing c.t 75% of the total portfolio defaults.
- Achieved an AR lift of c.t 8% overall, solved PSI / CSI breaches, and mitigated score concentration issues to ensure model stability over time.

Risk Decision Framework (SAS, SQL)

- Devised risk and revenue-based strategies for use in making approve-decline decisions for new to card customers of Hong Kong credit card portfolio.
- Assigned SMV risk grades to the customers depending on their credit scores and projected GCO%ANR.
- The portfolio approval rate of 81.9% is obtained basis SMV Cut-off and new segmentation scheme having a positive LAR%ANR of c.t 6.2%.

Axis Bank, Mumbai May 2021 - July 2021 *Business Analyst Intern*

- Observed an increase of 1.47% in bank's market share from FY17 to FY21. Biggest increment of 0.85% was observed from FY19 to FY20 when bank's and industry deposits growth were both positive.
- Utilising a high correlation of c.t 98% between GDP value and Household sector book value made prediction that bank should target annual growth of 22% to reach a market share of about 10% in next five years i.e twice the current share of 5.21% in FY21.
- Suggested three district-level strategies for expanding bank deposits market share based on the relationship between CAGR GDP, delta lending and the deposit rate.

Education

IIT Roorkee May 2022 B.Tech. in Chemical Engineering *CGPA: 8.12/10*

Project Work

- **Hybrid fusion based approach for multimodal emotion recognition with insufficient labeled data**:
  Research Publication - ICIP 2021, IEEE (Python)

  In this paper, a deep learning based fusion approach has been proposed to classify the emotions ('happy', 'sad', 'hate' and 'anger') portrayed by image and corresponding text into discrete emotion classes. The proposed method first implements intermediate fusion on image and text inputs and then applies late fusion on image, text, and intermediate fusion's output. The emotion recognition accuracy of 90.20% has been achieved by proposed method.

- **Development of Credit Risk Model and Scorecard**: Self Project - Kaggle, 2024 (Python)

  Built a logistic regression model for calculating PD and score of loan customers. Model contains 11 final business variables selected using RFE selection method and clean transformed into binary/log/power/raw transformations. Model identifies the riskiest 50% of population having score <=453 with a default rate of 4.61% i.e 2.5 times the portfolio bad rate of 1.86%.

Certificates

- **SAS 9.4 Advanced Programming - Performance-Based Exam:** Score: 904/1000