Isha Porwal

Career Objective

I am an individual curious to gain experience in financial domain, working in various roles to get a holistic perspective.

Contact Details

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Work Experience

Credit Suisse Business Analytics Pvt Ltd. as ENO in PPNR Stress testing from May'22 till date.

- Part of Group ERM Stress Testing team with a focus on Pre-Provision Net Revenue (PPNR) projections delivery used for the regulatory FINMA Loss Potential Analysis and internal risk appetite process.
- Led revenue forecasting for the Investment banking division under macroeconomic stress scenarios, reviewed and validated regression-based models and discussed output with the CFO/COO by explaining key revenue drivers.
- Contributed in executing 80+ PPNR models, collaborating with modeling teams to improve forecast accuracy across stress scenarios.
- Redesigned control framework to meet Swiss regulators reporting standards.
- Engaged in the ESAF combined Governance Forum, overseeing the approval of 80+ add-ons ensuring precise results submission and adherence to governance standards for both LPA and ICAAP scenarios.
- Reconciled LPA and Pillar 3 disclosures for Pillar 1 credit risk EAD/RWA at the division level to ensure all significant portfolios are included.
- Deep dive analysis of issuer risk and its components in accordance with IFRS9 capital adequacy requirements

Jana Small Finance Bank as Credit Manager – MSE from May'21 till May'22

- Awarded with the "Certificate of Excellence" in Dec'21 by MD & CEO of Jana Small Finance Bank.
- Appraised MSME loans up to 20 Cr which includes review and financial analysis using various tools like Perfios, Karza and Highmark.
- Assessed business viability & repayment capacity through client discussion, while evaluating credit risk and legal/ technical complexities.
- Presented high-ticket cases to senior management, Interacted with legal-technical and sales team on daily basis.

Projects

Banking & Finance Project - Measurement of Systemic Risk, Capital Charge and Early Warning Signals, 2020

- Calculated economic capital for various banks using Credit VaR method in Credit risk and Joint default Probability (JPoD).
- Identified macroeconomic variables that act as an early warning indicator.
- Utilized Non-Parametric Signaling Approach to identify crises and assessed their likelihood using Logistic Regression.

Internship Project - Construction Finance for developers at Cushman & Wakefield, 2020

- Developed construction finance processes and created Excel spreadsheets including Project Proposals, Group Data, Amortization Schedules, Cash Flow, and Lease Rental Discounting (LRD).

Live Projects, 2019-21

- Credit Risk Modelling - Model for the estimation of Probability of default (PD) using logistic regression for housing loan.
- Financial Modelling at Vittarth - Developed DCF-based valuation model for ACC Ltd. (Cement sector).
- Financial Management Consultant at Tare Zameen Foundation - Led social project as team lead and developed Financial Strategy.

Academic Details

Year	College/University	Course/Board	Percent
2019-21	National Institute of Bank Management, Pune	PGDM (Banking and Financial Services)	67.41%
2016-19	International Institute of Professional Studies (IIPS), DAVV, Indore	BBA (Management Science)	81.8%
2016	St. Norbert School	Commerce with Maths /CBSE	94.2%
2014	St. Norbert School	CBSE	83.6%

Skills

- Excel- Intermediate level
- Stata - Basic level
- SPSS - Basic level
- Python - Basic level
- R - Basic Level