

STUTI MEHROTRA

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SUMMARY — Professional with 2 years of experience in Analytics consulting. Presently, working as a Consultant in Deloitte USI's Model Risk Management Practice. Experience in CCAR regulations based PPNR model development and in PD model used in a settlement loss model for a large payment processing corporation. Experience in validation of retail scorecard model for a large US Bank.

EXPERIENCE

Deloitte US India Offices Consultant

Aug 2022 – Present

PPNR Model Development

- Worked independently in development of **Pre-Provision Net Revenue (PPNR) models for CCAR 9Q forecasting** at a prominent US bank, involving:
- Gathered strategically and analyzed senior management business inputs. Applied Multivariate **Linear Regression on Time Series** data to project issuance volume, income, and expenses.
- Assessed models comprehensively, including **back-testing, sensitivity analysis, scenario testing, and examining coefficient stability**.
- Conducted rigorous stress testing to evaluate model performance under adverse conditions.
- Developed Ongoing Monitoring plan to track model performance.

Probability of Default Model Development

- Assisted on development of a **PD model** used as an upstream to a settlement loss model. The scope involved:
- Cleaned and reviewed data meticulously to ensure model accuracy.
- Evaluated the conceptual soundness and conducted independent performance testing. Recalibrated the model with back-testing, and systematic documentation review.

Model Validation

- Performed a scheduled validation of a retail **scorecard model** used in for credit pricing and decisioning for a large US bank.
- The validation scope involved assessment of conceptual soundness, data review and replication, model performance testing and stability testing. Additionally, documentation of the validation report to present findings.

Visualization

- Designed and deployed an insightful **Tableau Dashboard** to dynamically visualize CCAR outputs for PPNR models, enhancing stakeholder comprehension and decision-making.

Academic Projects

2021

- A Comparative Analysis of Spot and Futures Prices: Conducted a case study of private banks on NSE using R.
- Customer Attrition Prediction on Python Using Machine Learning Techniques-Logistic Regression, K-Nearest Neighbors, Random Forest.

TECHNICAL COMPETENCIES

Languages SAS, Python, R, SQL(Working Knowledge)
Skills Excel, Tableau, Excel VBA
Core Statistics, Econometrics

Focus Model Development, Model Validation, CCAR Stress Testing, Analytics

EDUCATION

M.Sc. Financial Economics

9.05 CGPA

Gokhale Institute of Politics and Economics — 2020-2022

BA Honors Economics

6.7 CGPA

University of Delhi — 2015-2018

Grade 12, CBSE

94.75 %

Vision Valley School, Kashipur — 2014- 2015

Grade 10, CBSE

10 CGPA

Vision Valley School, Kashipur — 2012- 2013

Certifications

- Business Analytics using Machine Learning — IMS Proschool— Python, R
- R Programming for Statistics and Data Science — Udemy — R