Sautrik Ganguly

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PROFESSIONAL EXPERIENCE

Barclays, Noida,
India Senior Analyst
June 2023 – Present

- Conducted model monitoring for the Counterparty Credit Risk model, focusing on risk factors including equity, foreign exchange rates, interest rates, inflation, and debt securities. Utilized **Monte Carlo Simulation** as part of the back-testing process.
- **Developed** and implemented **Credit Risk Models** for predicting **Probability of Default (PD)** for the Credit Card
- Automated the model monitoring report process by developing a Python script to extract data from PDF files, calculating relative changes in risk factor performance, and updated the results in Excel, significantly improving reporting efficiency and accuracy.
- **Developed CCAR Loss Aggregation Model** which generated charge-off, attrition and loss forecast of customers and business cards under predefined macroeconomic scenarios.
- **Developed CCAR PD** model for the consumer credit card portfolio, generating the probability that an account will charge off under economic scenarios provided by the Federal Reserve Board.
- Validated Balance Transfer (BT) Seaborg model which calculates Profit & Loss for test (BT) accounts and control(non-BT) accounts to determine the incremental benefit of offering a BT by comparing the across the various segments
- Validated BCP Underwriting Small Business Credit Limit Decrease model to decide the credit limit increment of the customers.
- Developed a Card Risk Group Segmentation model that classified Barclaycard customers into different risk segments based on their risk level to assess the feasibility of credit limit increases.
- Validated Card Acquisition Valuation Assessment model which predicts the lifetime profitability of a new credit card account at the time of acquisition to decide if investments are to be made in it.

PwC AC, Mumbai, India
Analytics Intern
April 2022 - May 2022

- Developed models to optimize stock clearance processes, ensuring efficient inventory turnover
- Implemented predictive analytics to forecast stock levels and compared its actual performance
- Identified the areas for improvement and recommended solutions to enhance efficiency

EDUCATION

DELHI SCHOOL OF ECONOMICS, DELHI, INDIA - MA Economics
2021 - 2023, Graduation mark: 1st Division
Academic Project:
"The causal impact of education on earnings in the state of Jammu & Kashmir"- The project involves using a model to estimate using Pooled OLS, two-way fixed effects model and Instrumental Variable for years of education
"The Impact of Public Distribution on Calorie intake in Rajasthan"-The project involves the use of Propensity Score Matching and Instrumental Variable analysis which shows PDS positively affects the per capita calorie intake of the individual

RKMRC Narendrapur, Kolkata, India -BSc Statistics
2017 - 2020, Graduation mark: 7.98/10
Dissertation:
"Home advantage in football" (the study consisted of data collection, descriptive statistics evaluation and hypothesis testing)

Calcutta Airport English High School, Class 12
2016, Marks: 82.6%

Calcutta Airport English High School, Class 10
2014, Marks: 84.8%

ADDITIONAL INFORMATION

Technical Skills: Python (certified), STATA, Microsoft Office Excel & Word

Languages: Bengali (Native), English (Fluent), Hindi (Fluent)

Interest: Public Policy, Dance, Theatre, Cricket, History of Indian Freedom struggle, Film & Music

Achievements and Position of Responsibility:

- Secured All India Rank of 25 in Delhi School of Economics M.A. Entrance
- Secured All India Rank of 32 in IIT JAM MSc. Economics Entrance
- Secured All India Rank of 136 in IIT JAM MSc Statistics Entrance
- Secured All India Rank of 8 in Madras School of Economics Entrance Exam
- Mentored students of Delhi School of Economics for corporate placement under the 'Mentorship Program'
- Class Representative Environmental Economics department, Madras School of Economics
- Member of Administrative Department and Class Representative of Economics department Prayaas NGO DSE
- Internship at Sparks foundation where I used linear regression to predict the score of students based on study hour.