RAJA SAHA

Manager at Citicorp Services India Pvt. Ltd.

PROFILE

Experienced model developer and validator, skilled in Statistics and various programming languages. My broad level future goals are to work as a model developer/validator using my statistical and programming skills in the best possible way for achieving the company's goals.

CONTACT

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PERSONAL NFORMATION

D.O.B: 17.4.1990
Gender: Male
Languages: English, Bengali and Hindi
Hobbies & Interest: Cricket, listening to music, watching movies

DECLARATION

I hereby declare that the provided information is true and accurate to the best of my knowledge.

Raja Saha
Place: Mumbai, Maharashtra, India
Date: 23-Jan-2025

💼 PROFESSIONAL EXPERIENCE (10+ YEARS)

o **Citicorp Services India Pvt. Ltd.,** Bangalore
Manager at MRM– (Jan'2022 – Present)
Assistant Manager at MRM– (Jun'2019 – Dec'2021: 2years 6months)

o **LitMass Analytics Pvt. Ltd.,** Bangalore
Assistant Manager – (Apr'2018 – Jun'2019: 1year 3months)
Analyst – (Feb'2016 – Mar'2018: 2years 2months)

o **Predictive Analytics Solutions Pvt. Ltd.,** Bangalore
Analyst – (Jan'2015 – Jan'2016: 1year 1month)

📚 EDUCATION

✓ **M.Sc.** in **Statistics** from **University of Kalyani**
(Jul'2012 – Apr'2014)
✓ **B.Sc.** in **Statistics** from **University of Calcutta,** Asutosh College
(Jul'2008 – Jun'2012)
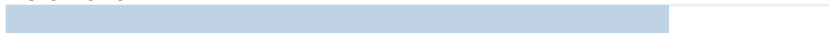
💡 SKILLS

Model Dev and Val

Statistics

R

Automation

** **Other Skills:** Programming Language (Python, SQL), OS (Windows, Linux)

KEY PROJECTS AND RESPONSIBILITIES

Model Development:

- **Scorecard Model Development @ LitMass:** Our client, one of the top five private banks in India, had around 1.5% default rate among 2500 corporate and enterprise borrowers. An early warning could decrease the NPA rate. However, it was nearly impossible to investigate each of the browsers manually. Investigation on a smaller group of suspected stressed borrowers would make the process faster.

   Conclusion:
   The Early Warning System (EWS), based on scorecard model, was developed to facilitate early identification of stress accounts. To build the model, the score (along with rating category) to predict suspicious stressed borrowers and the probable causes (value of various features) were generated across each borrower. So that the manual investigation team (business) can investigate only on the suspected borrowers and make a decision based on the model score and value of the features (manner of payment, transaction pattern, stock price etc.) and recover the outstanding amount as soon as possible in case of identified stress on the borrowers. The scores were generated using GBM method whereas Logistic regression was used to get the causal relationship between score and features.

   Responsibilities:
   - Wrote R codes, specially to creation features from the transaction history
   - Involved in the discussion during selection of time window, default definition, sampling technique, waterfall segment, feature selection, model selection etc.
   - Implemented the EWS for periodic run.

Model Validation:

- **Risk and Compliance @ Citi:** Since June'2019 I am working as a loss forecast model validator for Citi's US unsecure portfolio. CCAR and CECL are two major regulatory usage where these model's outputs are used. Besides that, Business team also use these models to create future financial plans. In our BAU activity, we validate newly developed models as well as assess annually/quarterly model performance. Also, review model implementation, limitations, applied overlays etc. Me and my team is primarily responsible for Citi's one of the major credit card portfolio which is a ~$100 bn portfolio in terms of ENR. Besides that, I do manage validation activities of the personal instalment loan portfolio. Along with these BAU activities our team also actively participate in enhancement of model testing guidance, templates, builds tools to minimize manual works.

- **Model Risk Management Tool @ LitMass:** Developed a server-based model risk management application for model validation. The tool was implemented in two major private banks of India.

   Responsibilities:
   - Managed backend R code and SQL database
   - Created Tableau dashboard for visualisation
   - Provided customer support regarding the tool.

Online Training Portal

- **Online Training Portal on R @ Predictive Analytics**
   - Developed online training portal on statistical analytics with R
     Covering Basic Statistics, t-test, ANOVA, Linear Regression, Time Series etc.
   - Developed online training portal on data mining with R.
     Covering Decision Tree, Neural Network, SVM, Naïve Bayes, Hierarchical & K means clustering, Association Rule etc.