ARTI PUNDHIR

Manager-Financial Risk Analytics

Seeking opportunities in financial risk analytics within the BFSI sector, leveraging 9+ years of experience in credit risk analytics, fraud analytics, and retail banking operations to address complex business challenges and drive measurable results.

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CORE COMPETENCIES

- Model Risk Management
- Credit Risk Modeling
- Model Development and Validation
- Reporting Compliance
- Predictive Analytics
- Machine Learning
- Data Visualization
- Statistical Analysis
- Risk Management Strategies
- Quantitative Analytics

CAREER TIMELINE

Manager-Financial Risk Analytics, KPMG India.
Dec 2021- Current

Senior Consultant - Analytics , EXL Services Private Limited.
March 2021 - November 2021

Lead Analyst - Analytics , Mashreq Bank - Mashreq Global Services.
April 2019 - March 2021

Assistant Manager – Analytics, Concentrix Daksh Services Pvt. Ltd.
January 2018 - April 2019

Junior Officer , Canara Bank - Can Fin Homes Ltd , May 2014 - April 2016

Operations Analyst , HCL Technologies , April 2013 - April 2014

PROFILE SUMMARY

- **With over 9 years of experience in financial risk analytics** across various sectors, adept at deploying innovative analytical methodologies to tackle intricate business issues.
- **Currently serving as a Manager in Financial Risk Analytics**, overseeing projects related to fraud detection and model validation.
- **Proficient in evaluating and mitigating financial risks** using advanced analytics and statistical methods.
- **Experienced in validating credit risk models**, including Application Fraud Detection, Behavioral Scorecards, and PD Models.
- **Skilled in managing regulatory reporting** for frameworks like IFRS9, Basel, and ensuring adherence to guidelines provided by CBAUE.
- **Adept at using statistical techniques and tools** (e.g., SAS, Python) for anomaly detection & credit scoring.
- **Recognized for outstanding contributions to model validation and regulatory deliverables**, including multiple awards and certifications.
- **Advanced training in Data Science, Applied Economics, and Quantitative Finance** from prestigious institutions.

WORK EXPERIENCE

Manager-Financial Risk Analytics, KPMG India — **Dec 2021- Current**

Project: Application Fraud Detection Model Validation

- Evaluated thirteen machine learning models for application fraud detection across various banking regions (SCB). Conducted both qualitative assessments to identify compliance gaps with GMRS and Model Family standards, and quantitative analyses including Partial AUC, PSI, and bias metrics specific to fraud detection.

Project: Retail Customer Level Behavioral Scorecard Model Validation (Baseline-Post Implementation Review, Asia Pacific)

- Collaborated with HSBC IMR model validation team to evaluate the performance of PD models. Assessed rank ordering, accuracy, efficiency, and stability, ensuring adherence to internal guidelines. Produced comprehensive validation reports for internal and audit purposes.

Project: Retail IRB Model Review (Oversight, Asia Pacific)

- Supported the model review team of a major bank by validating PD, LGD, and EAD models. Evaluated performance parameters (strength, accuracy, stability) in alignment with PRA and HKMA regulations, ensuring compliance with Model Risk Management Policy.

Project: IFRS9 PD Model Redevelopment

- Redeveloped PiT PD Model using multi-linear regression for non-top 10 clients of a leading global sea container firm. Calculated 12-month and lifetime PD for various lease portfolios, tested regression assumptions, analyzed macro-economic variables impacts on default rates through correlation and regression analysis and performed sensitivity analyses. Compiled findings into a PD methodology document and Excel template for audit and internal use.

Senior Consultant - Analytics , EXL Services Private Limited
March 2021 - November 2021

Project: LTV Ratio Strategy

- Developed LTV ratio strategy for Citigroup Mexico's Mortgage Co-Finance Product. Enhanced LTV cutoff to regain market share, boost revenue, and increase profits. Conducted data preparation, opportunity and benchmark analysis, forecasting, and stress testing for LTV ratios > 90%.

EDUCATION

- **Post-Graduation Programme:** Data Science and Business Analytics
  The University of Texas at Austin & Great Learning, 2022

- **M.Sc. Applied Economics, Quantitative Finance,**
  A program of **Madras School of Economics** from the School of Social Sciences, Indira Gandhi National Open University Campus, under Regular Mode in 2012 (with First Division).

- **B.A. (Hons) Economics,** University of Delhi, Regular Mode in 2009.

SOFT SKILLS

TECHNICAL SKILLS

- Data Science Solutions
- Machine Learning Techniques
- Clustering Techniques
- Credit Risk Scorecard Development
- IFRS9 Model
- Base SAS
- Advanced SAS
- Python 3.12
- Power BI
- Tableau

PERSONAL DETAILS

Date of Birth: 18th Sep-1989
Languages Known: English, Hindi
Address: Rohini, Delhi, DL 110042

Project: Campaign Monitoring Tool

- Designed and implemented a campaign monitoring tool for Citigroup Mexico's Mortgage portfolio using Power BI. Monitored key metrics, identified anomalies, and provided analytical support for risk strategy and portfolio performance recommendations.

Lead Analyst - Analytics, Mashreq Bank - Mashreq Global Services
April 2019 - March 2021

Project: UAE MP Fresh and Buyout Application Scorecard

- Redeveloped credit risk scorecard for UAE personal loans, predicting customer default probabilities using linear and logistic regression to reduce credit risk.

Project: UAE Credit Card Behavioral Scorecard

- Revamped behavioral scorecard for credit card customers to forecast default probabilities over 6-12 months for internal bucket 0 clients.

Project: IFRS9 Reporting

- Managed regulatory reporting for retail risk, including Pillar-1, Pillar-2, NSFR, and IFRS9. Created Expected Credit Losses (ECL) reports and supported IFRS9 model execution. Conducted RWA Impact Analysis and resolved data discrepancies with IT/IRIS team.

Assistant Manager – Analytics, Concentrix Daksh Services Private Limited
January 2018 - April 2019

Project: Anomaly Detection

- Identified high-risk audit samples for fraudulent transactions using outlier detection, custom rules, and probabilistic models.

Project: Concession Abuse

- Detected fraudulent transactions within concession processes using penalized logistic regression and ongoing model monitoring.

Project: Healthcare Claims Reimbursement Analysis

- Analyzed drivers of rework claims, built CHAID models for classification, and developed predictive models to estimate rework scores and prioritize claims.

PREVIOUS WORK EXPERIENCE

Junior Officer , Canara Bank - Can Fin Homes Ltd **May 2014 - April 2016**

Operations Analyst, HCL Technologies **April 2013 - April 2014**

ACCOMPLISHMENTS

- **Encore Spot Award (December 2022):** Recognized for outstanding contribution to the Model Validation Project.
- **Extra Miler Awards (September 2020):** Honored for exceptional accuracy in regulatory deliverables.
- **Extra Miler Award (September 2019):** Received within 6 months of joining, awarded by Managing Director for achievements in regulatory submissions.
- **Mega Hackathon (May 2022):** Participated in Mu Sigma's Mega Hackathon, developed a machine learning model for applicant default detection. Qualified for level 2 and ranked in the top 30% for the best F1-Score

CERTIFICATIONS

- Certificate in Credit Risk Modelling using SAS, 2020: From SAS Institute USA.
- Certified SAS Statistical Business Analyst Using SAS 9: Regression and Modelling, 2017 Scored 87%, SAS Institute USA.
- Certified SAS Base Programmer Using SAS 9 2016, Scored 92%, SAS Institute USA.
- Certificate in Business Economics, 2013 Institute of Actuaries of India (First Attempt).