



Susmita Misra

Senior Consultant

A risk analytics professional with 4 years of industry experience in large commercial and investment banks able to work independently and in collaboration to derive business insights and deliver actionable solutions. Involved in the validation and preparation of credit risk models using statistical tools. Expertise in the assessment of PPNR model outputs having effectively written, verbal communication, and presentation skills.

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WORK EXPERIENCE

Senior Consultant

Ernst & Young LLP

01/2022 - 08/2023

Mumbai/Work From Home

One of the Big 4 accounting firm

Achievements/Tasks

- As a consultant to Risk Advisory Services focusing on Scorecard review and development, performed factor analyses, weight optimization, and calibration and prepared a client-ready Excel prototype.
- As a consultant to the PPNR Group Stress Testing team in Enterprise risk Management, analyzed revenues and projections for 50+ models for IB division for the regulatory FINMA Loss Potential Analysis (LPA) and internal risk appetite process.
- Led Review & Challenge discussions with Divisional CFO/COO teams across the USA, Europe and Asia to validate model inputs/outputs & overlays across different businesses within Investment Banking (IB).

Business Analyst

Tata Consultancy Services

11/2019 - 01/2022

Mumbai

Multinational Company

Achievements/Tasks

- As a consultant to Model Sponsor's team- Independently performed 12 end-to-end revalidation documentation of PD models for unsecured portfolios. Supported in the Annual and Quarterly document preparation. Worked closely with cross functional teams and gave insights considering the model changes to the stakeholder.
- As a consultant to Model Validator's team- Performed quarterly performance assessment Back-testing analysis, Gating Principles' assessment for the credit risk models of a global bank following CCAR methodologies.

SKILLS AND INTERESTS

Econometrics

Excel

Credit Risk

EDUCATION

Post Graduate Diploma in Statistical Methods and Analytics - Indian Statistical Institute (07/2018 - 06/2019)

- Attended a seven day workshop in ISI Kolkata on the application of statistics in modern day research.
- Relevant coursework: Exploratory Data Analysis, Statistical Modelling, Machine Learning.
- Graduated with a 1st class

Masters in Economics - IGNOU (06/2023 - 08/2023)

- Pursuing Master of Arts in Economics with a specialization in Data Analytics

Bachelor of Science in Statistics - Gauhati University (08/2015 - 06/2018)

- Collected primary data regarding different statistical projects during coursework
- Graduated with a 1st class

ACHIEVEMENTS

Anundoram Borooah Award from Government of Assam (2013)