SAHIL PATIL

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Highly motivated and results-oriented quantitative risk modeling professional with a proven track record of developing and implementing risk management frameworks, including credit risk, market risk, and operational risk. Expertise in advanced statistical analysis and mathematical modeling to support decision-making processes. Proven ability to evaluate and enhance existing quantitative models to improve accuracy and effectiveness. Acknowledged for exceptional performance with the Emerging Analyst Award from EXL and the Promising Star Award from Aditya Birla Capital, highlighting outstanding contributions.

EXPERIENCE

Jul 2023 - Present

Quantitative Risk Modeler | Aditya Birla Capital Limited | Mumbai, India

- Designed, developed, and tested Probability of Default (PD) and Loss Given Default (LGD) models used in the computation of ECL for secured and unsecured portfolios in accordance with Ind AS 109/IFRS 9 guidelines.
- Developed risk assessment models to quantify liquidity risk, credit concentration risk, credit risk, and interest rate risk in the banking book, supporting ICAAP requirements.
- Assisted management in drafting and formulating the risk appetite statement, outlining acceptable risk tolerances for key areas.
- Developed a VAR model for the trading book of ABFL to determine the market risk capital charge.
- Played a key role in developing stress testing and scenario analysis frameworks.

Apr 2022 – Jul 2023

Assistant Manager | EXL Services Private Limited | Gurgaon, India

- Successfully completed the end-to-end revalidation exercise for CCAR Probability of Default (PD), Exposure at Default (EAD), and Loss Given Default (LGD)/Recovery models for unsecured portfolios.
- Developed a delinquency bucket forecasting model for CCAR submission, predicting the number of accounts in each bucket classification used for risk-weighted assets (RWA) computation.
- Provided analytical and project management support to multiple critical project workstreams.
- Performed various model validation tests and sensitivity analyses like R-Ratio and Stress Ratio, as defined in the Model Testing Guide required by the Model Risk Management Team to assess model performance.

SKILLS

Tools: Python, SAS, SQL, Excel, Power BI, Tableau

Technical Skills: Econometrics, Linear Regression, Logistic Regression, Decision Trees, Survival Hazard Rate Analysis, Panel Data Analysis, Time series Analysis, Statistics, Machine Learning

Regulatory Modeling: IFRS9, ICAAP, IRB, Basel Accords, CCAR, CECL, SR 11-7, SR 15-18, SR 15-19

EDUCATION

2024

Financial Risk Manager (FRM Certified) | GARP

- Relevant coursework: Credit Risk, Market Risk, Liquidity Risk, Interest rate risk in Banking Book

2022

MS in Business Analytics and Information management | Purdue University, US

- Relevant coursework: Data Mining, Machine Learning, Time series analysis, Survival Analysis

2021

MBA in Decision Sciences and Analytics | NMIMS University, India

- Relevant coursework: Economics, Corporate Finance, Statistics, Spreadsheet modeling and simulation

2021

CA Intermediate | ICAI

- Relevant coursework: Accounting, Balance Sheet Management, Portfolio Management

2018

BCom in Financial Accounting and Auditing | R.A. Podar College, India

- Relevant coursework: Accounting, Auditing, Financial Management