

Anuj Parmar

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ACADEMIC QUALIFICATION			
Year	Examination	Institution	CGPA/Percentage
2021	MBA	Vinod Gupta School of Management, IIT Kharagpur	7.85/10
2015	B. Tech (Electrical)	IIT Hyderabad	7.23/10
WORK EXPERIENCE: 5 Years			
Oct '23- Present	Moody's Investor Services		Analytics and Modeling Analyst
<ul style="list-style-type: none">Part of Methodology Review Group in MIS, involved in assessment and validation of Credit Rating Methodologies and Scorecards across diverse sectors.Performed comprehensive data analysis on securitization models, including Asset-Backed Securities (ABS), utilizing statistical techniques to derive actionable insights that influence strategic credit risk decisionsPerformed gap analysis, fit-to-rating, and issuer default assessments to evaluate the rating scorecard performance.Conducted rigorous validation of credit rating models by employing quantitative and qualitative analytical techniques, effectively communicating findings and recommendations to cross-functional teams.Delivered comprehensive validation reports that meticulously documented the model input data, scope and purpose, key rating assumptions, evaluation process, findings, and performance.			
Dec '22- Oct '23	Deloitte Touché Tohmatsu India LLP		Deputy Manager, Risk Advisory
<ul style="list-style-type: none">Credit Risk Model Validation for leading financial organisations including model validation and monitoring for the IFRS9, Capital IRB and Scorecard models.Worked in Structured Finance domain to validate credit risk models based on the calculation of PD, LGD, EAD and ECL for large European bank in line with regulatory guidelines for capital computation, loss provisioning and accounting purpose.Independently validated the Model replicas in Python and SAS to validate the performance of the credit risk model for retail portfolios.Examined all the model submissions including model documents, data quality and quarterly monitoring reports to understand the model performance for the implemented model and raised challenges with the model owner.			
Jul '21 – Dec '22	Ford Motor Private LTD		Credit Risk Analyst
<ul style="list-style-type: none">Part of Global Data Insights and Analytics Credit Analytics team validating the Ford Credit business models using Machine learning and Data ScienceIndependently validated the IFRS9 Models including Baselines, Scorecard POP, LGD, PD and Machine Learning models as part of annual model development cycle using Python, Excel and other tools and technologies.Performed model benchmarking to evaluate the ML models performance with the existing model methodologyCollaborated with the cross functional teams and comprehended the modelling procedures, inputs, and dataCreated regulatory documents for internal/external reviews to help the business with model validation processHandled a team of interns and trained them for the projects, technologies and tools used in credit analytics team			
Jun '15 – Jun '17	Tekzenit India Pvt. Ltd.		Full Stack Developer
<ul style="list-style-type: none">Developed full stack web applications using .NET technologies and Microsoft SQL ServerAutomated attendance monitoring service resulting in cost savings for the HR teamFormulated a process to generate invoices and send it to clients via email over a single clickCoordinated with clients, analysts, designers to gather requirements and setup action plansWorked through Agile software development cycle methodology for software developmentIdentified need for an HR portal, formulated plans and spearheaded the implementation			
KEY SKILLS			
<ul style="list-style-type: none">Python, R, SQL, Excel, Business Analytics, Credit Risk Analytics and Modelling, Model Risk Management			
AWARDS & ACCOMPLISHMENTS			
<ul style="list-style-type: none">Certified in Google Cloud Big Data and Machine Learning Fundamentals by Coursera			2022
<ul style="list-style-type: none">Ford Asia Pacific recognition award for making progress in automating the validation process			2021
<ul style="list-style-type: none">Certified in Python Business Analyst by Henry Harvin Education			2019