**🔹 1. Rubika Rana – Senior Manager**

**✅ Keywords:**

* OCR Models (RNN, LSTM, NLP)
* Market Risk, PPNR
* AML Model Validation
* Basel/IFRS9
* PD, EAD, LGD
* Clustering (K-Means)
* Affordability Model
* IRB Model Development
* CRDIV
* CCAR
* Model Governance

**🔁 Semantic Paraphrasing:**

* *“OCR Models (RNN, LSTM, NLP)”* → Intelligent document processing and entity extraction models
* *“Built performance adjustment system based on weight factor”* → Custom dynamic recalibration tool for personalized recommendations
* *“Led IRB PD model development”* → Full-lifecycle regulatory-compliant model design
* *“Developed PPNR & Balance Sheet models”* → Strategic forecasting tools for revenue and financial positioning under CCAR
* *“Realigned business strategies based on model performance insights”* → Data-driven business transformation based on risk model feedback

**🌐 Contextual Mapping:**

Rubika is a **full-spectrum model expert**: from deep learning (OCR, NLP) to **regulatory modeling** (IRB, IFRS9, CCAR). She integrates **modeling with risk governance and compliance**. Ideal for leadership in **end-to-end model lifecycle management**, regulatory interface, or audit-readiness.

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* **2. Arjun KM – Senior Manager**

**✅ Keywords:**

* IFRS9 ECL Modelling
* PD, LGD, EAD
* PCA-based Scorecards
* Adaboost Classifier
* Fair Lending
* Recommendation Engine
* PySpark Modelling
* ML 101 Certification
* Retail Risk Analytics
* Aircraft Engine Maintenance

**🔁 Semantic Paraphrasing:**

* *“Fair Lending compliance framework”* → Bias-aware and regulation-aligned model construction
* *“Naïve Bayes classifiers for enrolment prediction”* → Probabilistic modeling for marketing/engagement
* *“PCA-based scorecard”* → Dimensionality reduction for composite scoring
* *“Digital Index for segmentation”* → Propensity scoring for customer behavior profiling
* *“Trained 300+ employees on ML 101”* → Organization-wide enablement of technical capabilities

**🌐 Contextual Mapping:**

Arjun blends **credit risk modelling** with **applied machine learning and operational enablement**. He is as much a modeler as he is a **strategic enabler**, with experience in **treasury, retail, and infrastructure analytics**. Great fit for **tech leadership, model innovation, and capability building**.

**🔹 3. Shashwata Mondal – Senior**

**✅ Keywords:**

* Logistic & Linear Regression
* PD, LGD, EAD
* Expected Loss
* XGBoost
* Cross Validation
* Premium Rate Modelling
* Marine Insurance
* Hyperparameter Tuning
* Feature Mapping
* Confusion Matrix

**🔁 Semantic Paraphrasing:**

* *“Used XGBoost for classification and regression”* → Applied gradient boosting to model both binary outcomes and continuous targets
* *“Computed Expected Loss using PD, LGD”* → Simulated real-world credit risk metrics using standard formulas
* *“Zonal rate computation”* → Spatially segmented pricing models for actuarial accuracy
* *“Compared expected vs actual premium rates”* → Benchmarking model accuracy against underwriter projections
* *“Month-on-month rate monitoring”* → Time-series rate optimization for portfolio pricing

**🌐 Contextual Mapping:**

Shashwata is focused on **statistical risk modeling and insurance analytics**, demonstrating strong hands-on implementation across **credit and actuarial pricing**. He’s ideal for **execution-level roles** where **precision forecasting, model validation**, and **model tuning** are required.