**1. Arjun KM**

**🔑 Keywords:**

* Basel Models, PD/LGD/EAD, PCA scorecard, Adaboost, AFT model, survival analysis, PySpark, Bokeh, CAP segmentation, aircraft maintenance, recommendation engine, Fair Lending, Random Forest

**🌐 Contextual Understanding:**

* Arjun's profile shows strong **model development experience** for both traditional (Basel) and advanced analytics domains.
* His work with **aircraft engines, multichannel shoppers, and MFI risk** demonstrates the ability to abstract predictive patterns across **cross-industry use cases**.
* Leadership in **ML education (ML 101 to 300+ employees)** reflects evangelism and mentoring capacity.

**🔁 Semantic Mapping:**

* “Scorecard using PCA” → dimensionality reduction for interpretable risk scoring
* “Adaboost for delinquency” → boosting technique to improve classification
* “Fair Lending compliance” → ML for regulatory fairness in financial products
* “CAP segmentation” → customer archetyping via unsupervised learning
* “Aircraft engine maintenance” → predictive maintenance in operations analytics

**🔷 2. Saumya Bhardwaj**

**🔑 Keywords:**

* IFRS9, SME, PD/LGD models, SAS, Python, ML scorecards, GBM, XGBoost, SR11/7, SS 1/23, CLI/CLD, PVA, FV, RWA, k-fold cross-validation

**🌐 Contextual Understanding:**

* Saumya works across **development and validation**, with a clear split in **IFRS9 model design for SMEs** and **validation for digital and ML models**.
* Well-versed in regulatory expectations (SR11/7 and SS 1/23).
* Experience in **quantitative stress models** and **validation of impairment frameworks** in both traditional and ML contexts.

**🔁 Semantic Mapping:**

* “Forecast model for PD projection” → time-sensitive probability modeling for forward-looking estimates
* “Bootstrapping, k-fold” → resampling techniques for robustness
* “Capital risk model validation” → verifying compliance under stressed financial assumptions
* “GBM, XGBoost” → ensemble tree-based learning for complex decision boundaries
* “CLI/CLD impairment” → model validation in IFRS9’s expected credit loss paradigm

**🔷 3. Ish Manchanda**

**🔑 Keywords:**

* IFRS9, PD/LGD validation, SAS, ECL error, backtesting, TTC, PIT, IRB, MENA, MoC, hyperparameter tuning, XGBoost

**🌐 Contextual Understanding:**

* Ish’s primary focus is **model validation**, especially for IFRS9 and IRB.
* His contribution lies in **replication and audit-aligned testing** across UK, India, and MENA banks.
* He bridges **traditional validation practices** (backtesting, estimation errors) with **modern ML** (XGBoost, hyperparameters).

**🔁 Semantic Mapping:**

* “TTC PD to PIT PD” → transition from long-term to short-term risk outlook
* “ECL materiality & error analysis” → quantitative testing of expected loss precision
* “SAS code replication” → governance assurance through coding traceability
* “XGBoost tuning” → ML model optimization for marketing campaign scoring
* “Data augmentation for MoC” → synthetic sample generation for model overlays

**🔷 4. Paarth Sharma**

**🔑 Keywords:**

* IFRS9, IRB, PD/LGD/EAD, Vasicek, CRR, RTS, EBA, ECB, PMA, Python, SAS, use-test audit, substantive testing, uplift models

**🌐 Contextual Understanding:**

* Paarth brings end-to-end experience in **model development, validation, and audit**.
* Skilled in **regulatory audit compliance** (CRR, RTS, EBA) and **technical calibration (Vasicek PD)**.
* Key contributor to **model uplift validation** in stress testing frameworks, indicating alignment with capital planning and supervisory expectations.

**🔁 Semantic Mapping:**

* “Uplift/default/DD shift” → stress testing for worst-case scenario outcomes
* “Use-test audit” → operational checks to confirm models used in real-world decisions
* “PMA control testing” → ensuring transparency in post-model adjustments
* “Vasicek framework” → macro-linked credit risk modeling
* “Substantive testing” → detailed, evidence-driven audit scrutiny

**🔷 5. Shriwari Mhatre**

**🔑 Keywords:**

* Credit Risk, Fraud models, AMEX, logistic regression, fractional regression, OOT/OOS, MLOps, Azure, Databricks, demand forecasting, B-score, supply chain

**🌐 Contextual Understanding:**

* Shriwari demonstrates a rich **blend of traditional modeling** (logistic/fractional regression) and **modern ML/engineering workflows** (MLOps, Azure).
* Her impact spans **credit scoring and fraud detection**, and into **FMCG forecasting and pipeline efficiency**, showing cross-sector expertise.
* 360° lifecycle coverage: from development to validation, deployment, and business impact.

**🔁 Semantic Mapping:**

* “OOT/OOS testing” → time-based model validation to prevent overfitting
* “MLOps on Azure” → continuous deployment and monitoring of ML models
* “Demand forecasting impact ($15M)” → real-world ROI of analytics
* “Acquisition scorecard with alt data” → onboarding models using non-traditional signals
* “Supply chain asset onboarding” → ML-led procurement strategy