**🔹 1. Nidhika Tomar (Manager)**

**✅ Keywords:**

* Stress Testing
* ICAAP
* Capital Emulator
* PD, EAD, LGD
* Impairment Emulator
* Portfolio Evolution Model
* Affordability Analysis
* HPI (House Price Index)
* PyCharm
* RWA Monitoring

**🔁 Semantic Paraphrasing:**

* *“Comprehensive Impairment Emulator integrating PD, EAD, LGD”* → Automated and modular approach for expected loss forecasting
* *“Sub-models like PPD and FSD”* → Modular components to fine-tune prediction accuracy
* *“Guided 1.2mn accounts’ affordability”* → Large-scale exposure assessment based on borrower income
* *“Investigated HPI changes”* → Real estate collateral impact simulation
* *“Engineered portfolio evolution”* → Scenario modeling under macroeconomic and policy stress

**🌐 Contextual Mapping:**

* Nidhika is aligned with **regulatory capital frameworks** and **forecasting engines**, with strength in integrating **multiple sub-models** and understanding **affordability and exposure** across large portfolios. She’s ideal for roles involving **ICAAP/Stress Testing implementation**.

**🔹 2. Kshitij Sahdev (Senior)**

**✅ Keywords:**

* XGBoost
* PCA
* RapidFuzz
* PySpark
* SARIMAX
* MIDAS
* HuggingFace LLMs
* Covid-19 Impact Index
* Identity Theft

**🔁 Semantic Paraphrasing:**

* *“Automated Country Risk/MDA scores”* → Reduced manual intervention in geopolitical/economic risk estimation
* *“HuggingFace LLMs for summarization”* → Leveraging NLP transformers for extracting insights from documents
* *“Covid-19 Impact Index”* → Composite metric combining multiple socio-economic indicators
* *“Denoising Autoencoders for MIDAS”* → Advanced temporal imputation strategy for sparse datasets
* *“Bridge collapse effects on GDP”* → Real-time causal economic modeling

**🌐 Contextual Mapping:**

* Kshitij is a **machine learning generalist** with comfort in advanced techniques across **economic modeling, NLP, and time-series**. He bridges **risk analytics and macroeconomics** with innovative ML, ideal for analytical R&D or advanced scenario modeling.

**🔹 3. Vedanti Khokher (Senior)**

**✅ Keywords:**

* Scorecards
* PD Model
* Logistic Regression
* PSI/CSI Breaches
* Challenger Model
* SMV Risk Grades
* Approve/Decline Strategy
* Credit Card Portfolio

**🔁 Semantic Paraphrasing:**

* *“AR lift of ~8%”* → Improvement in model discrimination power
* *“Validated and built challenger”* → Developed benchmark models to evaluate and challenge production models
* *“Identified riskiest 50% population with 2.5x default”* → Strong segmentation and risk stratification
* *“PSI/CSI resolution”* → Ensured model stability across segments
* *“Approve-decline strategies”* → Policy calibration for credit origination

**🌐 Contextual Mapping:**

* Vedanti is a **scorecard modeler with policy and execution mindset**, blending **technical modeling** with **strategic credit decisions**. Ideal for deployments where **real-time decisioning and segmentation** are required in origination/portfolio strategies.

**🔹 4. Stuti Mehrotra (Senior)**

**✅ Keywords:**

* Scorecard Validation
* PPNR
* CCAR
* 9Q Forecasting
* Tableau Dashboards
* Basel II/III
* Model Risk Management
* Multivariate Linear Regression

**🔁 Semantic Paraphrasing:**

* *“Implemented PPNR models for 9Q forecasting”* → Built forward-looking models for non-credit risk forecasting
* *“Resolved inconsistencies in revenue forecasting”* → Ensured accuracy and trustworthiness in sensitive forecasts
* *“Stress testing for model resilience”* → Evaluated model performance under economic downturns
* *“Ongoing monitoring framework”* → Built a systematic post-deployment governance plan
* *“Designed dashboards for CCAR outputs”* → Visual transparency for regulatory and internal use

**🌐 Contextual Mapping:**

* Stuti specializes in **regulatory model implementation** under **US frameworks (CCAR, PPNR)** with deep attention to **model governance and transparency**. Suitable for **Model Risk or FP&A roles** focused on planning and resilience.