**🔹 Candidate: Vaibhav Yadav**

**🔑 Keywords Used:**

* CCAR, CECL, PD, LGD, EAD, stress testing, macro modeling, scenario projection, validation, model risk management, DQ checks, SR 11-7, climate risk, SAS, Python

**🔁 Semantic Paraphrasing:**

* “Projection paths for macro variables” → “Forecasting economic indicators”
* “Script to make the DQ checks process more focused” → “Automation for data quality prioritization”
* “Overrides and overlays” → “Post-model adjustments”

**🌐 Contextual Understanding:**

* His experience is deeply embedded in **regulatory macroeconomic forecasting**, including **climate stress testing (FRBCSA)**.
* Clear understanding of **regulatory model lifecycle**—from scenario design to validation, including model audit readiness.
* Technical innovation shown in **automation of DQ checks**, which is crucial in data-heavy CCAR environments.

**🔹 Candidate: Susmita Misra**

**🔑 Keywords Used:**

* PPNR, CECL, CCAR, credit model development, validation, deposit modeling, fee income modeling, logistic regression, macroeconomic drivers, stress testing, capital planning

**🔁 Semantic Paraphrasing:**

* “Quantified and assessed the capital requirements” → “Stress-tested capital sufficiency”
* “Played a pivotal role in end-to-end CECL model development” → “Led CECL modeling pipeline from ingestion to deployment”
* “Back-testing, benchmarking, and sensitivity analysis” → “Model validation checkpoints for audit readiness”

**🌐 Contextual Understanding:**

* Work spans across **European and Global Systemically Important Banks (G-SIBs)**.
* Demonstrates full lifecycle contribution—from model building to integration with **capital frameworks**.
* Experience tailored to **PPNR modeling and mortgage/commercial lending portfolios**, especially under **internal stress tests**.

**🔹 Candidate: Yash Rai**

**🔑 Keywords Used:**

* CCAR, CECL, PPNR, SAS, Python, SQL, data integrity, balance sheet simulation, text mining, machine learning, risk mitigation, audit documentation

**🔁 Semantic Paraphrasing:**

* “Refined PPNR models” → “Updated revenue models for business alignment”
* “Ensuring integrity and consistency of inputs” → “Validated and cleansed model data pipelines”
* “Providing critical input for risk mitigation strategies” → “Enabled actionable insights from stress models”

**🌐 Contextual Understanding:**

* Strong command over **data engineering and statistical modeling** for risk purposes.
* Emphasis on **cross-functional collaboration** and **regulatory readiness** through robust documentation and audit-facing deliverables.
* Well-versed in **modern ML techniques** applied to capital planning and **consumer lending** stress testing.