**Candidate 1: Rubika Rana**

* **Keywords:** CCAR, PPNR, PD, LGD, stress testing, back-testing, model development, Python, R, scenario calibration
* **Semantic Paraphrasing:**
  + “Forecast accuracy” ↔ “Predictive performance”
  + “Regulatory feedback” ↔ “Compliance alignment”
* **Contextual Understanding:** Profile emphasizes regulatory compliance (SR 11-7), CCAR-specific deliverables, and integration with risk, treasury, and model governance.

**Candidate 2: Narendra Sahu**

* **Keywords:** ECL, IFRS9, IRB, BCBS239, CCAR, PD, LGD, R Shiny, stress testing, Random Forest, Monte Carlo
* **Semantic Paraphrasing:**
  + “Full-cycle model validations” ↔ “end-to-end model lifecycle”
  + “Automation in R Markdown and Shiny” ↔ “Streamlined reporting workflows”
* **Contextual Understanding:** Shows adaptability with R and Python tools for risk modeling and visualization; aligns with international compliance (BCBS239, IFRS9).

**Candidate 3: Praveen R**

* **Keywords:** CCAR, CECL, scorecards, behavioral models, backtesting, model review, stakeholder management
* **Semantic Paraphrasing:**
  + “Participated in automation” ↔ “Drove efficiency through code”
* **Contextual Understanding:** Focus on validation and stakeholder alignment in the regulatory reporting ecosystem.

**Candidate 4: Debsubhra Ghosh**

* **Keywords:** PPNR, revenue forecasting, retail banking, scorecards, time series
* **Semantic Paraphrasing:**
  + “Led revenue forecasting” ↔ “Managed income projection pipeline”
* **Contextual Understanding:** Tailored experience in projecting revenue across macroeconomic scenarios—core to PPNR expectations.

**Candidate 5: Rahul Kushwaha**

* **Keywords:** Credit risk, validation, time-series, dashboards, decision models
* **Semantic Paraphrasing:**
  + “Loan disbursement analytics” ↔ “Credit origination optimization”
* **Contextual Understanding:** Bridges statistical modeling and operational insights with measurable impact (₹30Cr+ loan increase).

**Candidate 6: Shashwata Mondal**

* **Keywords:** CCAR, CECL, scorecards, XGBoost, PD, LGD, K-Fold validation
* **Semantic Paraphrasing:**
  + “Outlier handling” ↔ “Data integrity”
* **Contextual Understanding:** Sophisticated ML usage and financial stress test modeling matched to banking regulatory frameworks.

**Candidate 7: Isha Porwal**

* **Keywords:** PPNR, FINMA, MSME lending, ICAAP, ESAF
* **Semantic Paraphrasing:**
  + “Assessed MSME loans” ↔ “Evaluated small business creditworthiness”
* **Contextual Understanding:** Experience spans forecasting to regulatory disclosure reconciliations, including stakeholder-facing outputs.

**Candidate 8: Sahil Patil**

* **Keywords:** CCAR, CECL, RWA, PD, LGD, scenario analysis, IFRS9, ICAAP
* **Semantic Paraphrasing:**
  + “Stress ratio” ↔ “Model sensitivity index”
* **Contextual Understanding:** Deep in regulatory documentation (SR 11-7/15-18), capital estimation, and impairment modeling.

**Candidate 9: Stuti Mehrotra**

* **Keywords:** PPNR, CCAR, time series, Tableau, coefficient stability, Basel III
* **Semantic Paraphrasing:**
  + “Macro stress scenario” ↔ “Economic stress backdrop”
* **Contextual Understanding:** Hands-on exposure to model implementation plus back-testing and visualization.

**Candidate 10: Vaibhav Yadav**

* **Keywords:** CCAR, macro models, climate risk, automation, false flags, Tableau
* **Semantic Paraphrasing:**
  + “Data production (~1300 vars)” ↔ “High-dimensional data curation”
* **Contextual Understanding:** Shows full-cycle control—from macroeconomic scenario generation to regulatory reporting.

**Candidate 11: Priyajit Bishayee**

* **Keywords:** Basel, CECL, IFRS9, operational risk, survival models, scorecard, weighted average life
* **Semantic Paraphrasing:**
  + “Mentored interns” ↔ “Capacity building”
* **Contextual Understanding:** Strong in both foundational risk modeling and innovation (Monte Carlo, ML validations).

**Candidate 12: Subhadip Acharyya**

* **Keywords:** Scenario expansion, LIBOR, CCAR, climate risk, path modeling, time series
* **Semantic Paraphrasing:**
  + “Scenario path models” ↔ “Daily shock simulations”
* **Contextual Understanding:** Integrates macro and market risk, highly aligned with regulatory transitions (e.g., LIBOR, climate stress).

**Candidate 13: Sulagna Paul**

* **Keywords:** CECL, CCAR, IFRS9, scorecards, behavioral models, PRA-compliant
* **Semantic Paraphrasing:**
  + “Limitations” ↔ “Regulatory red flags”
* **Contextual Understanding:** Works across geographies (US, UK) and frameworks (PRA, CECL), strong audit-readiness.

**Candidate 14: Nidhika Tomar**

* **Keywords:** PD, LGD, RWA, affordability, PyCharm, SAS, ICAAP
* **Semantic Paraphrasing:**
  + “Capital emulator” ↔ “Forecast tool for risk-weighted assets”
* **Contextual Understanding:** End-to-end modeling for credit impairment aligned with business cycles and reporting expectations.

**Candidate 15: Sautrik Ganguly**

* **Keywords:** PD, CCR, loss aggregation, Monte Carlo, segmentation, validation
* **Semantic Paraphrasing:**
  + “Risk group segmentation” ↔ “Behavioral stratification”
* **Contextual Understanding:** Technical depth in stochastic modeling, validation reports, and risk stratification.

**Candidate 16: Bhawya Mehra**

* **Keywords:** PPNR, CCAR, FX models, economic drivers, delinquency models, stress testing, COVID-19
* **Semantic Paraphrasing:**
  + “Business intelligence integration” ↔ “Real-time decision augmentation”
* **Contextual Understanding:** Highly contextualized modeling—tailoring economic conditions into revenue/delinquency predictions; aligned with real-world disruptions.