**🔹 1. Shambhu Dayal Singh – Senior Manager**

**🔑 Keywords:**

CCAR, IFRS9, B3R, PD Model, LGD Model, Application Scorecard, Behavioural Scorecard, Impairment Forecasting, Fit-For-Use Analysis, RWA, SAS, Python, Trigger Review, Model Validation

**🔁 Semantic Paraphrasing:**

* "Fit-For-Use Analysis" → implies thorough validation for regulatory readiness.
* "Credit-risk impairment forecasting via regression and balance-ratio models" → Forecasting expected credit losses using hybrid statistical techniques.
* "Converted IAS 39 forecasting templates to IFRS 9" → denotes compliance alignment work during regulatory transitions.

**🌐 Contextual Understanding:**

Shambhu is a **senior regulatory SME** with a strong understanding of **model lifecycle** (development to validation), especially **under Basel III and IFRS 9**. He blends hands-on modeling with **regulatory alignment** and portfolio-level RWA optimizations. His impact spans both **domestic (India, UK)** and **international (Canada, US)** portfolios.

**🔹 2. Sakeena Siddiqui – Senior**

**🔑 Keywords:**

PPNR, CCAR, CECL, PD Scorecard, Macroeconomic Stress, Economic Scenarios, Model Documentation, Validation, Data Quality, Middle East, G-SIB, EAD, Wholesale

**🔁 Semantic Paraphrasing:**

* “End-to-end model development: data prep to backtesting” → suggests complete ownership across model pipeline.
* “Highlighted DQ issues and recommended MRM resolution” → implies responsibility for **data integrity oversight** and policy governance.

**🌐 Contextual Understanding:**

Sakeena brings a sharp focus on **model implementation and documentation**, especially under **CCAR/CECL** regulations. Her portfolio is diverse (UK, Middle East, US), showing **regional flexibility**. Strong exposure to both **retail and wholesale portfolios**, coupled with ability to **drive alignment with Model Risk Management (MRM)**, makes her a practical risk partner.

**🔹 3. Shriwari Shedge – Senior**

**🔑 Keywords:**

PPNR, LightGBM, Random Forest, Stress Testing, GINI, PSI, MAPE, Confusion Matrix, ECL, Ind AS 109, Retail, Application & Behavioural Models, Scenario Development

**🔁 Semantic Paraphrasing:**

* “Built challenger models for stress testing” → Constructed alternative models to benchmark or validate primary models.
* “Quantitative assessment of ML models” → Applied metrics like GINI, MAPE, PSI to assess model fairness, accuracy, and stability.

**🌐 Contextual Understanding:**

Shriwari operates at the intersection of **machine learning** and **regulatory modeling**. She offers value where **modern AI techniques** need to be **transparently deployed for regulatory purposes** (e.g., LightGBM under ECL rules). Demonstrates clarity in both **classic econometrics** and **modern ML assessment**, making her key to AI explainability in risk.

**🔹 4. Tarun Anand – Consultant**

**🔑 Keywords:**

Model Development, Model Validation, Policy Creation, Monitoring, Credit Risk, Basel, CCAR, SAS, Python, NBFC, Southeast Asia, Middle East, Economics

**🔁 Semantic Paraphrasing:**

* “Worked with banks and NBFCs” → Indicates both regulatory and commercial financial experience.
* “Model monitoring and policy creation” → Engagement in both **technical development and governance layer** of risk models.

**🌐 Contextual Understanding:**

As a **junior resource**, Tarun demonstrates early-career exposure to **international banking contexts** and **regulatory standards**. His academic background in economics adds strength in understanding **macro-credit interactions**, making him well-placed for development or policy-aligned roles.