**1. Rubika Rana (Senior Manager)**

🔑 **Keywords**:  
PPNR, CCAR, Balance Sheet models, Time Series Regression, Python dashboards, ARIMA, Early Warning Indicators, model validation, ROC-AUC, KS, MAE, RMSE, SR 11-7, CCAR regulatory reporting, Python pipelines

💬 **Semantic Paraphrasing**:

* "Led development of models..." → Semantically reworded as **ownership of regulatory-aligned forecasting models**
* "Enabled real-time insights..." → paraphrased as **facilitated continuous monitoring and governance**

🧠 **Contextual Understanding**:

* Revenue forecasting models were mapped to **Investment Banking business units** to show domain-alignment.
* Stress scenario validation methods were adapted for **CCAR-specific** contexts (e.g., Adverse and Severely Adverse).

**2. Narendra Sahu (Senior Manager)**

🔑 **Keywords**:  
Stress testing, IFRS9, IRB models, ECL, R Shiny, Monte Carlo simulation, Bayesian networks, PD/LGD/EAD/CCF, Climate risk, automation, BCBS239

💬 **Semantic Paraphrasing**:

* "Developed stress testing models..." → paraphrased as **robust impact simulation under downturn conditions**
* "Built credit scoring model..." → semantically enriched as **automated risk grading engine for unsecured lending**

🧠 **Contextual Understanding**:

* Highlighted **regulatory frameworks (BCBS239, IFRS9)** and tied the use of models to **Middle East and Myanmar markets** for localization.
* Mapped model outputs to **auditable applications** using UI tools (e.g., R Shiny) showing **productionization awareness**.

**3. Debsubhra Ghosh (Manager)**

🔑 **Keywords**:  
PPNR, CECL, macroeconomic scenario, Acquisition Scorecard, Logistic Regression, WOE Binning, PySpark, Reject Inference

💬 **Semantic Paraphrasing**:

* "Presented outputs to CFO" → rephrased as **executive-level model communication**
* "Automation of WOE binning..." → paraphrased as **repeatable feature engineering pipelines**

🧠 **Contextual Understanding**:

* Connected scorecard models with **retail banking stress testing**.
* Automation tools (e.g., WOE) were positioned as **model efficiency boosters** across CCAR/CECL engagements.

**4. Anuska Das (Senior)**

🔑 **Keywords**:  
CCAR, CECL, UAT, Backtesting, Pyspark, Climate Risk, Expected Loss Forecasting

💬 **Semantic Paraphrasing**:

* "Enhanced operational efficiency..." → reworded as **streamlined CCAR pipelines using PySpark**
* "Presented results to stakeholders..." → rephrased as **contributed to risk-aware decision-making**

🧠 **Contextual Understanding**:

* Understood the nuances of **execution vs development** in CCAR roles.
* Brought out **regulatory compliance** and **data template preparation** using SQL + Excel, matching the junior role expectations.

**5. Stuti Mehrotra (Senior)**

🔑 **Keywords**:  
PPNR forecasting, Stress Testing, Multivariate Linear Regression, Model Validation, Tableau, Basel II/III, CCAR, IFRS9

💬 **Semantic Paraphrasing**:

* "Forecasting issuance volume..." → paraphrased as **quantitative anticipation of financial drivers**
* "Designed Tableau dashboard..." → reworded as **decision-support visualizations**

🧠 **Contextual Understanding**:

* Understood model validation in context of **economic downturn impact** (back-testing, coefficient stability).
* Integrated model outputs with **strategic planning and capital allocation**, showcasing enterprise-wide impact.

**Summary Table:**

| **Name** | **Keywords (select)** | **Semantic Paraphrasing Example** | **Contextual Understanding Applied** |
| --- | --- | --- | --- |
| **Rubika Rana** | PPNR, CCAR, ARIMA, ROC-AUC, Python dashboards | "Led development..." → ownership of risk models | Investment banking unit alignment, stress scenario mapping |
| **Narendra Sahu** | IFRS9, R Shiny, Bayesian, BCBS239 | "Built scoring model..." → automated grading engine | Regulatory compliance + localized market modeling |
| **Debsubhra Ghosh** | CECL, Logistic Reg., PySpark, Reject Inference | "WOE binning..." → feature automation | Model communication to CFO + automation in feature engineering |
| **Anuska Das** | CECL, Backtesting, Climate Risk | "Presented results..." → stakeholder decision insight | Model execution + data quality oversight |
| **Stuti Mehrotra** | Basel II/III, Tableau, Stress Testing | "Forecasting volume..." → financial driver anticipation | Forecasting for capital strategy + scenario sensitivity |