ADITI GOSWAMI, FRM

Scaling new heights of success and leaving a mark of excellence in assignments involving analytical capabilities and professional growth in **Financial Risk Management**

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Certified **Financial Risk Manager** from GARP FRM Program, US (2019)

Profile Summary

- A competent professional; offering **5+ years of experience in Banking Operations, Research & Analysis, and Academics.**
- **Currently Working in HCL Technologies as Credit Risk Analyst** for Client Deutsche Bank.
- Undergone internship with **Credit Suisse, Pune, as Risk Analyst;**
- Having experience in Over-the-counter Market Risk Exposure Analysis and reporting & documenting the same to The Swiss Financial Market Supervisory Authority (FINMA) Regulator.
- Previously associated with in Core Banking & Risk Analyst role; **performed Risk Analysis & Regulatory Reporting**
- Gained knowledge & understanding of subjects like Quantitative Analysis, Financial Markets and Products, and Valuation & Risk Models
- Proven exposure in using different methodologies to analyze risk & suggest viable solutions, thereby assisting in attaining process excellence
- Exposure in **Credit Risk, Market Risk Measurement & Management**
- An effective communicator with strong analytical, logical, and interpersonal skills to relate to people at any level of business; quick learner with the capacity to work under pressure and meet deadlines

Knowledge Purview

- Risk Management
- Trend Analysis
- Economics
- Exposure Analysis
- Credit Risk Analysis
- Organization of Commerce

Work Experience

Business Analyst: Apps &SI - FS - Practice - R&C Domain
HCL Technogies Ltd, Pune
Client: Deutsche Bank

Project Details: -

- Working in CCR (Counterparty Credit Risk) Matrix Decom Team: Nile
- Working as a functional analyst of the team.
- Managing critical business issue related to Matrix database.
- Creating features in QBR wise under Agile Framework.
- Working Database Migration Project: Implementation of Matrix logic (PFE Case) into Risk Finder Path (RFDS Framework).
- Framing up the LDM's as per the Business Requirement and giving brief idea about functional framework to the Development and Testing Team for further implementation.
- Currently Working in Major and Critical Features like: GCRS Reporting, Haircut Implementation, Collateral and Archival Program.
- Handling Functional Testing in Feature wise.
- Delivering Domain related training about Credit Risk for the team.
- Giving KT session about the project for the New Joiners.

Credit Risk Analyst, Credit Suisse, Pune
Key Result Areas:

- **Managing Credit Risk Reporting of Risk Exposur**e Analysis pertaining to capital need under Basel Banking Regulation Act on Pillar 1
- Conducting Trend Analysis based on current risk exposure of various Booking Entity Groups within the company
- Leading detailed Risk Exposure Analysis on default risk mitigation profile via **Internal Model Methodology** (IMM) under **Basel III** norms .
- Validating Credit Risk Exposure calculation at various counterparties and portfolio levels across several business divisions like Prime Brokerage, ETFO, OTC derivatives, FX, and Repo from a regulatory perspective using different methodologies like SACCR, Monte Carlo, and Stress VaR Methodology
- Conducting **Over-the-counter Market Risk Exposure Analysis and reporting & documenting the same to The Swiss Financial Market Supervisory Authority (FINMA) Regulator.**

Assistant Manager, Axis Bank Ltd., Kolkata
Key Result Areas:

- Conducted credit analysis through advanced methods & tools of aggregated data provided by lenders, clients & so on
- Coordinated with Loan Services to ensure timely funding of loans and consulted lenders & credit card executives, if required
- Developed & maintained credit exposure reports for Senior Management
- Performed credit reviews and provided inputs to management regarding adverse risk conditions
- Assessed current market conditions and detected economic factors influencing company results
- Conducted data analysis & portfolio stratification across credit risk portfolio in support of capital modeling & credit risk reporting

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Education

- **Pursuing Ph.D.** (Banking and Finance) from Symbiosis International University.
- **M.Sc. (Economics Hons.)** from the University of Calcutta in 2011.
- **B.Sc. (Economics Hons.)** from University of Calcutta in 2009

Soft Skills

Certification

- Certified **Financial Risk Manager** from GARP FRM Program, US (2019)
- Certified Scrum Product Owner - CSPO (2023)

IT Skills

- **Risk Analysis Tools:** IBM Algo Collateral, DOMAN, Framesoft OTC, Fleximars
- **Software:** EVIEWS -6, Finacle
- **Languages:** SQL and R Programming, SPSS
- **Application Tools:** MS Office (Word, Excel, and PowerPoint)