

## Contact

[www.linkedin.com/in/sashwat-brahma-3852115](https://www.linkedin.com/in/sashwat-brahma-3852115) (LinkedIn)

## Top Skills

Credit Risk

Credit

Retail Banking

# Sashwat Brahma

Founder & CEO

India

## Summary

Experience across different functions within risk management covering Regulatory and Management Reporting, Reporting Governance, Credit risk, Basel II, stress testing and underwriting of secured and unsecured products

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## Experience

### GoPik

Chief Executive Officer & Founder

November 2018 - Present (1 year 10 months)

India

GoPik connects Rural and Urban markets by leveraging the social traveller and thus creates a rural engagement network to make goods and services available.

CONNECTING PEOPLE with PEOPLE

### Standard Chartered Bank

8 years 8 months

Group Head - Risk Reporting (Management & Regulatory)

October 2012 - November 2018 (6 years 2 months)

Leading the Regulatory reporting requirements for Retail Risk vertical which include BCBS 239, FDSF, COREP, FINREP, IFRS 9 and Forbearance reporting

Ensuring Regulatory reporting compliance through robust data governance process

In addition to my reporting agenda, I am responsible for setting up an offshore center in India for Regulatory and Management reporting to drive standardization and cost optimization

### Consumer Bank - Risk

April 2010 - October 2012 (2 years 7 months)

Stress Testing - ICAAP, IMF FSAP, Reverse stress test

Risk Appetite

Basel -II

Portfolio Quality and Diagnostics

Risk based pricing

Fullerton India (Temasek Holdings)

Vice President - Risk Management

December 2005 - March 2010 (4 years 4 months)

Portfolio Management & Predictive Analytics::

Develop predictive tools to extrapolate current performance and correlate it with the overall financial model.

Forecasting and tracking loss to liquidation numbers to ensure desired return on equity from the originated book at maturity.

Develop tools to predict high risk profile/branches/segments on the basis of lead and lagged indicators and develop strategy to isolate issues and contain losses.

Monitor implementation and adherence of policy and risk parameters.

Segmentation & Lead Indicators::

Enhance risk analytics to help provide key decision outputs for policy change supported by statistical tools.

Identify high risk segments and positive segments to build strategies for early exit from high risk segment and build on positive segments.

Policy & Collateral Management

Implement appropriate Procedures, Systems and Processes for Risk Management in all the Business Units.

Periodically review policy and identify/rectify/align with analytic out put and market dynamics.

Score Card Development::

Develop Application score card through data validation, weight engineering and variable selection to enhance customer selection criteria.

Experience in qualitative and quantitative score card development.

Develop behavior score card to identify opportunity to cross sell and up sell to grow the revenue from the existing customers and to develop collection strategy to maximize collection efficiency.

Develop score card for employee selection basis historic data to optimize performance and reduce attrition.

Under writing & Collection Strategy::

Expertise in underwriting of unsecured and secured (Mortgage/Auto/Home Loan) loans.

Develop collection strategy to identify delinquent customers for rehabilitation and to maximize recovery on bad debts.

### Citifinancial Consumer Finance India Ltd

#### Regional Credit Head - West

October 2003 - December 2005 (2 years 3 months)

Joined the organization as the Manager (Policies) & successfully attained the position of Regional Credit Head.

Managed team for underwriting of Automobile Loans, Personal Loans, and Sales Finance (two wheeler & consumer durables) Loans.

Managed business delinquency below the country benchmark.

### ABN AMRO Bank

#### Retail Operation

June 2001 - October 2003 (2 years 5 months)

Accredited for managing Auto & Personal Loan operations for 8 Branches & 20 Non Branch Locations; managed All India Clearing of Auto/Personal Loan Cheque.

Oversee & handle the PDC Management, Vendor Payment Management, Collateral Management, ECS presentation to RBI, Reconciliations & fund applications.

Managed backend collections for Auto & Personal Loan portfolio.

Managed all India disbursal and booking of Auto & Personal Loan files.

Ensured effective All India Bounce Cheque Management & tracking.

Implemented quality audit of PDC management agency.

Accountable for handling the Sourcing fee/Subvention/Incentive payout to DSA/Dealer/Manufacturer.

Assigned Credit Limits to Auto DSA/Dealers while monitoring the Credit Limit utilization on the monthly basis.

### GE Capital

#### Business Transition (India/USA)

June 2000 - 2001 (1 year)

Successfully transitioned 2 Processes of Vendor Financial Services from USA to India.