

## PROFESSIONAL EXPERIENCE

### BLACKROCK

*Analyst, Financial Markets Advisory (FMA)*

**Gurgaon, India**

*Aug'18 - Present*

BlackRock's advisory arm supports clients with a range of analytical & strategic consultancy services. FMA blends the best of capital markets, portfolio management & regulatory knowledge with cutting edge application of data analytics & modeling/ML capabilities

**Early Warning Systems, Framework to support Risk Identification:**

- Analyzed data to facilitate **identification of risk-pockets**, outliers and data gaps for remediation
- Deep dived for the best suited EWS Model by developing **Logistic Default Model**, using **Supervised Decision Tree** Methodology & **Fuzzy logic methodology** to create rules for detection of signals using **R programming**

**NPE Retail Portfolio Disposition Advisory:**

- Analyzed NPE Retail portfolio of a bank by performing **data stratifications on R** based on various metrics
- Analyzed the Non-Performing Loan to arrive at the fair market value for the entire portfolio
- Developed overall Portfolio Summary, Vintages & Breakdown both at facility and collateral level

**Default Engine Models:**

- Developed **Financial Projection models** for strategic planning in **Excel using VBA** along with monthly projections of multiple components of the Balance Sheet

### TATA CONSULTANCY SERVICES LIMITED

*Senior Business Analyst*

**Mumbai, India**

*Jun'16 – Aug'18*

**CCAR Model Monitoring and Validation:**

- Performed **Backtesting and Stress Testing** for various Credit Risk portfolios by running Cash Flow Engine in **SAS programming**
- Forecasted Default Balances and Gross Charge Off using **PD modelling and LGD Assumptions** for various risk portfolios
- Provided insights of Loan Level and Macroeconomic variable trends & helped client to capture inherent risk within the portfolio
- **Awarded BPS Star Performer** for outstanding work in CCAR 2016 model monitoring project

**Supported Model Development and Production Team:**

- **Sensitivity Analysis:** - Performed Sensitivity Analysis by forecasting for Base, Adverse and Severe Adverse scenarios
- **Variable Transformations:** - Worked on the Variable Transformations to change the trend of forecast curve
- **BT & ST Templates:** - Developed the structure of Backtesting and Sensitivity templates by performing analysis on data

## EDUCATION

### INDIAN INSTITUTE OF TECHNOLOGY BOMBAY

*Master of Science in Applied Statistics & Informatics (7.14/10)*

**Mumbai, India**

*Aug'14 - May'16*

- **All India Rank 24** (top 2%) in Mathematical Statistics Exam, IIT JAM 2014
- Revitalized intra department cultural activities as the **Department Cultural Secretary**, resulting in 1st position – PG CULT
- Conceptualized format and handled logistics of 4 events as **PG Cult Coordinator** for Fine Arts, 2015

### HINDU COLLEGE, UNIVERSITY OF DELHI

*Bachelor of Science in Statistics (Honors) (85.33/100)*

**Delhi, India**

*Jul'11 - May'14*

## INTERNSHIPS & ACADEMIC PROJECT

### NIELSEN INDIA

*Guide: Riddha Mukhopadhyay, Associate Director- Data Science*

**Mumbai, India**

*May'15 - Jul'15*

- **Lag Estimation:** - Studied the pattern of shipment and retail data and applied appropriate methods to estimate lag for various categories/brands. Published a "White paper" on lag estimation for general categories

### BALLISTIC ADS

*Guide: Shrinivas Vasala, Founder & CEO*

**Mumbai, India**

*Dec'14 - Jan'15*

- Characterized the given data and worked on the **Predictive Analysis using logistic regression** on R-programming

### ACADEMIC PROJECT ON KERNEL REGRESSION

*Mathematics Department, IIT Bombay*

**Mumbai, India**

*Dec'14 - Jan'15*

- Applied various smoothing techniques like kernel smoothing, k-nearest neighbor estimates, orthogonal series estimators etc.

## TECHNICAL SKILLS

- Programming Proficiency: - SAS, R, VBA (Basics), SQL, Python (Learning)
- Software & Documentation Tools: - MS Excel, MS Word, MS PowerPoint, Latex