ANJAN GHOSH

✉ gh.anjangh@gmail.com | 🔗 Anjan Ghosh | 📞 +91 8335970778

Experience

Associate Manager, Wholesale Modelling
ANZ Operations and Technology

Apr 2023 – Present
Hybrid, full-time

- Currently involved in NBFI Insurance suite PD model development work.
- Working on phase 1 of the project - identifying root cause behind stakeholder concerns regarding the model suite.
- Previously Involved in IRB PD model redevelopment project for Agribusiness Australia portfolio
- Led the work on integration of different modules (Financial, Behavioural and Qualitative) and calibration of the model for Agribusiness portfolio.
- Proposed various ways of integrating the modules and two different calibration solutions. Both the calibration solutions outperform the incumbent Agribusiness PD model and takes care of the under-calibration issue of incumbent model.
- Worked on impact assessment of the model on out of sample data which includes computation of migration of customers, RWA (Risk Weighted Asset) impact, ECL (Expected Credit Loss) impact etc.
- Engaged with validation team in order to provide them sufficient information for the completion of this model's validation.
- Provided necessary information including early detection of customers moving into poor ratings, movement of customers through different ratings before defaulting etc to model stakeholders in order to give them more comfort in the model post completion of modelling work.
- Worked with team members to develop and an Rshiny based tool that is being used as UAT tool.

- Helped in creating an R package for the proposed Agribusiness model, which will be used in implementation (involves modularising the code to make it look similar across different portfolios and creating an API for the model). Also helped in creating a model user testing tool that had been distributed across different stakeholders.
- Was also Involved in an external collaboration with a client to migrate end to end modelling work to a cloud based environment.

Lead Analyst, Wholesale Modelling
ANZ Operations and Technology

Jul 2021 – Mar 2023
Hybrid, full-time

- Involved in IRB PD model redevelopment project for Agribusiness Australia portfolio.
- Involved in finding out observable behaviour and underlying issues pertaining to the portfolio.
- Worked extensively on development of financial and qualitative module of the PD model.
- Created framework to move and maintain entire modelling artefact to a git based system.
- Engagement includes working with data, coding, involvement in stakeholder discussion.

Consultant, Financial Services and Risk Management
Ernst and Young LLP

Sep 2020 – Jul 2021
Remote, full-time

- Involved in IFRS 9 Model Development for a large middle eastern Bank with entities in HK/CA/KE/SA/UK/UAE/Pakistan. Engagement includes model development of credit risk components - PD (Probability of Default) , LGD (Loss Given Default) and EAD (Exposure at Default) for corporate, retail, FI/Investments portfolio.
- Worked on a dashboard/tool that focuses on explainability part of machine learning models.
- Worked in IFRS 9 Probability of Default Model Development of an Indian NBFC for the portfolios Road finance and Tractor finance.

Education

Indian Statistical Institute
Masters in Statistics, MStat
Kolkata, Delhi
Aug. 2018 – Jul 2020

- Specialised in Applied Statistics, Percentage: 75.2

Presidency University
Bachelors in Statistics, BSc Hons
Kolkata
Aug. 2015 – Jul 2018

- Percentage: 79.1

Academic Achievements

Secured AIR 13 in ISI M.Stat Entrance examination 2018
Secured AIR 2 in IIT JAM examination in Mathematical Statistics in 2018
Selected in CMI Data Science Entrance Examination in 2018

Skills

Languages (Proficient): R, Python, C.
Languages (Familiar): SQL, HTML/CSS.
Human Languages: English (fluent), Bengali (native language proficiency), Hindi.
Developer Tools: CDSW, SparklyR ,RStudio, posit, Jupyter Notebooks, VS Code, LaTeX, Markdown.

Other Interests

Athletics, Football, Football analytics, Basketball, Politics, Debate, Gaming.