Savya Srilozu

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Objective:
My broad level future goal is to pursue a dynamic and challenging career which requires strong logical, mathematical and statistical skills in developing expert solutions to business problems.

Summary:
Business analyst with more than 9 years of total experience in Retail and Wholesale credit risk Monitoring and Validation. Currently working on monitoring acquisition and behavioral models and also developing reject inference models for acquisition models. Worked with HSBC on various models, which are used in RWA calculations and pricing. In wholesale portfolio validated PD, EAD, LGD Models and in Retail validated New Acquisition, Existing Models.

Business Analysis: Involved in projects that provide efficient and effective business solutions that would help improve key business metrics.

Tools: SAS, Excel, VBA, SQL

Professional Experience

Current Employer: **WellsFargo Hyderabad**
Designation: Senior Credit risk analytic Consultant

Experience: November 2017-present

Key projects:

Monitoring: Created and Delivered Quarterly model Monitoring analysis reports for both Acquisition Models and Behavioural models which have been used to underwrite over 230,000 applications.

Handled transition process of multiple models from development process to monitoring process.

Development: Developed Acquisition model using Bureau Data on through the door population, including Reject Inferencing methodology on reject population.

Worked on developing early read models on ad-hoc basis.

Methodology : Missing imputation, stepwise Logistic regression.

Data: Streamlined data aggregation process that are used to calculate 19model KPI and metrics.

Conducted Data validation during Data migration process, post model implementation.

Roles and Responsibilities: In case of all the projects mentioned above I am whole n sole responsible for the validation.

- Gathering the data
- Performing preliminary checks
- Analysing the data
- Generating results for all the metrics

- Seeking approval regarding the results
- Documenting the results and inferences

Extra Responsibilities: Member of Learning and Development team. Trained more than 100 TM on Basics of Credit Risk. Conducted Knowledge sharing sessions on model monitoring process. Trained new Joiners on SAS.

Achievements:

Received multiple appreciations from Onshore Manager for timely and accurately delivering reports and also Champion awards. Received highest rating for handling smooth transition of the new models.

Previous Employer: **HSBC, Bangalore**
Designation: Assistant Manager**,**, Wholesale Credit Risk Model Validation

Experience: March 2015-November 2017

Key projects:

IFRS 9 ECL and Stress Testing: Currently working on Developing and creating of validation standards for Expected Credit Loss Model and validating Stress testing Models.

Global Large Corporate Scorecard PD Model validation: This model is key project in terms of RWA as it is used to rate all the Global Large Corporates across 10 regions. This project was validated on excel platform previously but now I have performed the entire validation on SAS platform and performed the streamlining of data for all the 10 regions. In this process I have created SAS macros which can be used to generate results for all the 10 regions at one go. Model was validate on the basis of data quality, override rate, discriminatory power, benchmarking, external benchmarking, Credit Benchmarking, model stability and rating migration, sensitivity analysis.

US Private Banking PD models validation: Four sub models were validated on the basis of data quality, override rate, discriminatory power, benchmarking, model stability and rating migration, sensitivity analysis.

Hedge Funds PD model validation: Model was validated on the basis of data quality, override rate, discriminatory power, benchmarking, model stability and rating migration.

Brazil EAD project: Model was validated on the basis of data quality, tests for identification of outliers, discriminatory power, Calibration accuracy, Portfolio and rating stability, benchmarking.
Tests such as Spearman correlation, Kendall's Tau Correlation, Safety Margin, Coefficient of Variation, Pearson Correlation etc. are performed in SAS.

Brazil LGD project: Model was validated on the basis of data quality, tests for identification of outliers, discriminatory power, Calibration accuracy, Portfolio and rating stability, benchmarking.
Tests such as Spearman correlation, Kendall's Tau Correlation, Safety Margin, Coefficient of Variation, Pearson Correlation, Somers' D, Mean square error, confusion matrix, Kolmogorov-Smirnov test etc. are performed in SAS.

Sovereign PD model validation: Model was validated on the basis of data quality, override rate, discriminatory power, benchmarking, model stability and rating migration.

RRS Automation project: Helped in finding out problems in datasets to be used in validation.

Asia pacific EAD Model Validation: Model was validated on the basis of data quality, tests for identification of outliers, discriminatory power, Calibration accuracy, Portfolio and rating stability, benchmarking. Tests such as Spearman correlation, Kendall's Tau Correlation, Safety Margin, Coefficient of Variation, Pearson Correlation etc. are performed in SAS.

Other Projects: Performed ad-hoc projects such as Project Finance Slotting Model, Greece shipping Monitoring.

Roles and Responsibilities: In case of all the projects mentioned above I am whole n sole responsible for the validation.

- Gathering the data
- Performing preliminary checks
- Analyzing the data
- Generating results for all the metrics
- Seeking approval regarding the results
- Documenting the results and inferences
- To complete the Credit Risk Reporting Attestation and Prudential Regulatory Authority Attestation.
- Submission for the Model Pack review Forum.

Extra Responsibilities: Member of Team Engagement to maintain engagement across several teams with in Global Risk Analytics.

Achievements:

Leading Light Award within 6months of joining for taking transition of Hedge Fund Model from colleague and performing the validation without affecting the timelines and also performing analysis above the standards in case of Private Banking PD model validation.

Previous Employer: **TCS –EServe, Mumbai**
Designation: Senior Business Analyst
Experience: June 2013-March 2015

Key projects:

➢ **Project :Model Management**:

Model validation is a critical activity to verify that credit scorecards are working as intended and that model usage is in line with business objectives and expectations. A regular model tracking and validation process can ensure that consistent and optimal model-based decisions are being made.

About Client: One of the top US based Bank which offers a range of financial products.

Roles and Responsibilities:

- Maintaining the robustness and value of new and existing models.
- Strong knowledge and experience in multiple areas of the credit cycle relative to the function of Risk Management
- Solid understanding of all aspects of consumer credit, loss drivers and profit and loss dynamics
- Strong skills in analysis, data gathering and interpretation
- Preparing SAS codes to create validation reports.
- Generating KS-test reports, Population stability Index Calculation, Bad Count Difference Calculation, PDO calculation which are considered as metrics for Validation.
- Enhancing and Producing Reports for Scoring Specialists Approval.
- Analysis on the financial data by plotting information in to Graphs and charts in excel.
- Documentation of the project process flow • Regular interaction with the client on project details.

1. **Validation of PD Model**: Worked on New Application Scoring Models and Existing Customer Scoring Models i.e. behavioral score cards.
2. **Ad-hoc projects** :
   - Working on Model Development, Scorecards.
   - Bureau Score Testing.
   - Automated Excel Dashboards using VBA.

3.**Achievements**:

- Start Performer Award within 6months of joining
- Selected as Associate Catalyst.

Internships

1. **Internship 1 (Jan2012- June2012) :**

• 6 months internship in Genpact India, Bangalore on Sales Finance:

➢ **Project: Forecasting Collection Efficiency**

About Client: One of the top US based company which offers a range of financial products, including private label credit cards, personal loans, bank cards, auto loans and leases, credit insurance etc. ➢ ***Roles and Responsibilities:***

- Creating daily and weekly reports on financial data using SAS and Excel.
- Diagnosing and correcting errors in the code, manipulating and combining the SAS data sets.
- Enhancing and Producing Summary Reports.
- Analysis on the financial data by plotting information in to Graphs and charts in excel.
- Creating methodology for depression rate of change currency.
- Forecasting the change currency and conducting back testing using 2 years of data information.
- Documentation of the project process flow
- Regular interaction with the client on project details

Key Insight: The project has reached the customer satisfaction, where the impact has increased the collection efficiency from 70% to 99.8%.

2. **Internship 2 (July2011 –Dec-2011):**

• 6 months internship in Genpact India, Gurgaon on Market Research.

➢ **Project: Net Promoter Score**

Project underwent in following series of events –

✓ Market Research- Collection of Primary and Secondary data
✓ Analysis and interpretation of data
✓ Data Presentation
✓ Promotional Plan

➢ ***Roles and Responsibilities:***

- Managing the delivery of insightful and quantify the customer satisfaction (profiles, presentations, reports) forms and taking responsibility for their Customer loyalty.
- Documentation and creating the reports for Primary production to publishable standard.
- Quantifying the customers in to Promoters, passive and Detractors for further analysis on promotional plans.
- Preparation of white paper on market research.

3. **Internship 3 (May2009-July2009):**

3 Months internship at Krishna Milk Procurement and Corporation, Vijayawada

- Project 1: Quality Control
- Project 2: Working Capital (Analyzing the Income Statements.)

EDUCATION:

MSc. Economics & B. Pharmacy from BITS, Pilani. (2007-2012)

Academic Projects:

- Role of FDI in Economics growth
- Extraction of Electricity from Scrap materials Project
- Effect of Beta Secretase Enzyme in Alzheimer's Disease
- Survey and Analysis of Effects of Lan-gaming in College.

Strengths

- Excellent communication skills
- Enthusiastic and Hardworking with strong Intellectual skills • Self-Motivated & an Excellent Team Player
- Aptitude in analyzing data and Literature.

Personal Details

- DOB : 10th February 1989
- Sex : Female
- Marital Status : Married
- Hobbies : Chess, Solving puzzles, Books reading, Caroms, TT, Music, Outings
- Linguistic Abilities : English, Hindi, Telugu and Kannada