# Sidhant Gupta

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## PROFESSIONAL SUMMARY

Wide experience in quantitative and econometric modelling, data analysis to help organizations enhance performance, enable better decision making, and satisfy compliance demands by implementing quantitative and analytical solutions and shaping their risk strategy specifically in the financial services industry.

## WORK EXPERIENCE

| KPMG Global Services (Gurgaon) | | 31 Months |
|---|---|---|
| **Position:** Consultant | **Profile:** Risk Analytics & Modelling | June 2016 – Till Date |

Worked on model development, model validation and quantitative analysis for financial institutions assessing conceptual soundness, analytical process used to develop the model and overall alignment with regulatory guidance.

*Model Validation*

- **PPNR Models** – Validation of Loan Balance models for the Consumer Loan portfolios (Auto, Mortgage and Credit Card) and Deposit Accounts (Wholesale and Retail) Balance models of commercial banks in US for the purpose of CCAR/DFAST. The validation process included evaluating the model theory and methodology, model testing, estimation of stress forecasts for the FRB provided scenarios and evaluating model performance.
- **PPNR Model** – Validation of loan margin forecast model for the commercial loan portfolio for the purpose of CCAR stress testing.
- **Credit Risk Models** – Validation of PD and LGD models used to estimate future quarterly charge-offs under the FRBs prescribed macroeconomic scenarios for the purpose of CCAR/DFAST submission for the Consumer loan portfolios of financial institutions in US.

*Model Development*

- **Credit Risk Model** – Development of PD model using Logistic Regression used to estimate expected losses for the Mortgage Loan portfolio of a commercial bank in Puerto Rico.
- **PPNR Model** – Development of loan balance PPNR model for the C&I and CRE Loan portfolio to be used by a large commercial bank in US for the purpose of DFAST/CCAR submissions and Financial Planning including preliminary data analysis, variable selection, model design and specification, model testing, model performance monitoring and ongoing governance.
- **Automobile Insurance Claims Prediction** - Development of a prediction model to predict the probability of automobile insurance policy holders initiating a claim in the following year using the historical claims data. The tasks involved inspecting data for any inconsistencies and data preparation, applying prediction algorithms and tuning the models, selecting the best performing model using various validation methods.

*Tool Development and Processes*

- **Commercial Bank Valuation** - Developed a tool in Shiny and R, with a specific focus on valuation of the target commercial bank based on its short term financial projections to support potential investors and develop appropriate business strategies in order to meet certain financial objectives.
- **Actuarial Systems Transformation** - Worked on data scripting of ETL process and Analysis of Change of Insurance Policies to design a target-led model for a client's Actuarial Support system. This involved optimizing the validation scripts to decouple the shared resource inputs, developing scripts to analyse the policy movements for any policy alterations/termination in order to explain the difference between actual and expected cash flows.

## TECHNOLOGY

- Experience **in R, SAS, MS Excel, PIG**
- Working Knowledge of **Alteryx** and **Qlik Sense**

## EDUCATION

| Department of Business Economics, University of Delhi | Delhi, India |
|---|---|
| *MBA, Business Economics* | 2014 – 2016 |
| Bharati Vidyapeeth's College of Engineering, Delhi | Delhi, India |
| *Computer Science and Engineering* | 2010 – 2014 |
| HSC (Higher Secondary Certificate) - CBSE | 2007 – 2009 |
| SSC (Secondary School Certificate) - CBSE | 2005 – 2007 |

## ADDITIONAL DETAILS AND HOBBIES

- Won Innovation Excellence and Rising Star awards for work on projects at KPMG
- Summer Internship as an Analyst in Abzooba Inc from Jun'15 - Jul'15. Primary work involved building a framework and model for identifying and predicting particular diseases like colorectal cancer amongst client customers using claims data.
- Data Science, Swimming, Travelling.