



Aritra Debnath

Stress Testing | Model Implementation (PD, LGD & EAD) | Credit Risk | Regulatory Reporting | Model Monitoring

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 Bengaluru, Karnataka, India

EDUCATION

VELLORE INSTITUTE OF TECHNOLOGY

Vellore, Tamil Nadu

B.Tech Telecommunications (Jun 2006)

TECHNICAL SKILLS

Expertise on:

- SAS
- Microsoft Excel
- VBA
- SQL
- Python
- Tableau

FUNCTIONAL SKILLS

Expertise on:

- Stress Testing
- PD/LGD Model Execution
- PD Model Validation
- Credit Risk Management
- MIS Reporting
- Retail Banking
- Macroeconomics

SUMMARY

- Over 15 years of experience, primarily working with a multinational bank.
- Expertise in conducting Stress Tests end-to-end starting from scenario review to the final Review and Challenge
- Over 5 years of rich experience with Bank of England PRA, EBA, CCAR, CB-UAE & APRA Stress Tests.
- Managed stress test results with constrained timelines & limited resources. Supported Model Monitoring as part of resource fungibility.
- In-depth knowledge of PD & LGD models and their use to generate ECL & RWA projections for both Retail and Wholesale products.
- Multiple projects completed to streamline processes to reduce FTE count

EXPERIENCE

HSBC, BENGALURU / JUN 2011 – PRESENT

AVP – Stress Testing (Since Aug 2020) | Lead Manager (Since Jun 2018) | Manager (Since Jun 2015)

- Execute 5+ Stress Tests every year. Leading Stress Tests include Group Internal Stress Test, Bank of England PRA, EBA, CCAR, CB-UAE & APRA
- Implement 50+ PD & LGD models in SAS-based engines within 1 day.
- Use IFRS9 methodology for ECL projections and Basel framework for RWA projections.
- Lead the Review and Challenge (R&C) presentations within strict timelines. We have presented CCAR results within 10 days.
- Support model validation teams as part of resource fungibility
- In my previous role I led a team to migrate 30 reports from Mexico to India, thereby reducing the FTE count from 8 to 4

MINDTREE LTD, BENGALURU / MAR 2010 – JUN 2011

Analyst

- Created an HR analytics dashboard in Cognos which enabled the client to reduce the time spent on resource management by 2 hours/day
- Managed 4 Data systems to provide data extracts to an analytical solutions-oriented project for an event management firm

HCL TECHNOLOGIES, BENGALURU / OCT 2009 – MAR 2010

Senior Software Engineer

- Developed 3 Excel Dashboards using VBA to report key performance indicators (KPI) of a leading bank

COGNIZANT, BENGALURU / AUG 2006 – OCT 2009

Programmer Analyst

- Automated Excel-based reports of an insurance firm, thereby reducing FTE requirement by 3 resources.