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Kolkata, India

DOB: 5<sup>th</sup> Sep, 1980

## Sougata Pal (FRM): VP Decision Science

18+ years of experience in Credit Risk Management & Analytics. Credit Risk Model and strategy development for retail and wholesale portfolio. Analytics infrastructure development and operationalize large team in captive and consulting space

### Key Functional Areas of interest

Credit Risk Management  
Model Development & Validation  
Credit Risk Strategy  
IFRS9, ECL  
Financial Crime Models  
Climate Risk  
Machine Learning

### Language/Packages

Python: Pandas, Numpy  
Database: Postgres SQL  
Framework: Flask, SQLAlchemy, HTML  
Language: Java, Python, SAS  
Visualization: Tableau, Qlik View  
Analytics packages: SAS E-Miner, SPSS  
Others: VBA

### Operations

Team development  
Project Management  
Process Streamlining  
Recruitment  
Audit  
Resource management  
Client Development  
Offshoring

### Education

- B.Tech (Instrumentation and control Engineering)  
NIT Jalandhar, 2003
- Pursuing Online MBA  
IIMA2024-2026

### Certification

- FRM, 2012

### Other Interests

Music

#### HSBC Data Processing India Pvt. Ltd.

02/2017 – Present Kolkata, India

##### IRB

- Leading IRB model risk evaluation and oversight from offshore
- PD, EAD, LGD standards and performance metrics design
- Risk Rating System Review – PRA & EBA article response and framework
- Leading Digital transformation for HSBC Model Risk Evaluation
- IMR (2<sup>nd</sup> line of defense) and Audit support
- Managing Model Monitoring and Assessment reports delivery team for wholesale credit risk portfolio

##### IFRS9

- Point in time model validation framework design
- Leading IFRS9 model risk management including PiT CPD, PiT LGD models
- Model assessment for wholesale corporate portfolio and Global Banks and Sovereign portfolio
- Internal & External audit support for SoX compliance

##### Digital Infrastructure Development

- Leading transformation project – Code conversion from SS to Python
- Leading automation initiatives

##### Financial Crime Monitoring (Feb'17 to Sep'18)

- Case, Alerts volume trend analysis by system, region
- Trend analysis on Cases to Alerts conversion, SAR to Case closed
- Dashboard design for monitoring Events, Alerts, SARs
- Threshold tuning exercise to avoid Front Running activities by employees under Market Conduct

#### Genpact India Pvt. Ltd. (Sr. Manager)

03/2013 – 02/2017 Kolkata, India

##### Responsibilities

- Lead an account of US based consumer finance client operating in subprime lending
- Recruitment and training individuals
- Managing client expectation and scoping of projects, managing delivery
- Client development – Involved starting from pre-sales stage and won additional project for organization
- Lead organization level drive (Risk Academy) for university tie up in Kolkata for training final year students in college and recruit later

##### Projects

- Development of acquisition model for risk assessment of potential consumers
- PD model development for scoring existing customers
- Credit line assignment for private level cards
- Risk segmentation for portfolio management decision
- Loss forecasting: Roll rate-based methods for different vintages
- Credit transformation for auto loans for reducing 'time to decision'
- Model validation using SR11-7 guidelines

#### AMEX Saudi Arabia (Manager)

10/2012 - 03/2013 Riyadh, SA

- Acquisition model development for cards
- Pilot project on utilizing third party data for better risk quantification

#### Emirates Islamic Bank (AM)

4/2011 - 05/2012 Dubai, UAE

- Modeling framework implementation for retail products
- Policy assessment for underwriting and credit authorization
- Origination model for approval decision making for cards portfolio

#### HSBC Data Processing India Pvt. Ltd. (Manager)

11/2007 - 03/2011 Kolkata, India

- Risk based segmentation using decision tree
  - Acquisition model development for consumer finance and cards portfolio
  - Behavioral PD model development for personal loans to determine top-up strategy
  - Behavioral model-based line management strategy for cards portfolio
  - Risk based pricing strategy development for consumer finance portfolio
- Additionally developed a tool for front-end RMs to implement the pricing strategy

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- Customer Segmentation for early-stage collection calls
  - Roll-rate based Loss-forecasting for cards portfolio
  - EAD model development for cards portfolio, used in RAW calculation
  - LGD Model development for cards portfolio for RWA calculation
  - Development of response models for consumer finance campaign
  - Rerail risk KPI dashboard development and automation
  - Policy parameter analysis, e.g. minimum tenure, salary cut-off for top up approvals

**AbsolutData Research & Analytics (AM)** 11/2005 - 11/2007 Delhi, India

- Successful process migration and establishment of BI reporting projects
- Direct mainlining campaign model using logistic regression- SAS
- Key driver of customer behavior analysis-based customer feedback survey data – SPSS, Win-cross
- K mean clustering on customers based on survey answers and profiling based on demographic and other variable – SPSS
- Objective segmentation using decision Tree models on store purchase data

**Projects and Development India Ltd (Asst. Engineer)** 07/2004 - 11/2005 Delhi, India

- Instrument specification development for plants

**Team lease India Pvt. Ltd (Asst. Engineer)** 10/2003 - 06/2004 Delhi, India

- Maintenance of SCADA based automation system installed in IOCL filling station