**JUSTIN KING**

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***Objective:*** *Seeking challenging assignment with growth-oriented organization in the domain of* ***Credit***

***Risk*** *across reputed* ***Consultancies / Financial Services Sectors*** *in Regulatory space*



# PROFILE

* Competent, diligent & detail-oriented **M.Phil. in Economics and backed by M.Sc. in Economics from ISI** with an experiencein Model development, validation and monitoring of Credit risk across retail and wholesale portfolio for various regulators of US and UK.
* **Currently working as Manager with CITI group.**
* Strong quantitative background - experience in model development or validation. Understanding of statistical concepts/time-series modeling/mathematical finance
* Excellent knowledge of analytical/statistical/machine learning tools/languages such as R/SAS/Python. Familiarity with LaTex, Linux (Ubuntu) etc.

**Technical Skills:**

Statistical tools: R, STATA, SAS, EXCEL, RATS

Office suites: MS Office (03, 07 and 10)

Operating system: MS Windows (up to Windows 10)

Other tools: LaTex, Linux (Ubuntu)



# PROFESSIONAL EXPERIENCE

## CITI Group Since Jun’23 Manager

* Work closely with the quantitative model development team of Corporate and Institutional Banking division of CITI.
* Accountable for working on risk modeling assignments including:
  + Managed a team of 3 members on IRB PD forecasting model of Commodity Trader and buyer’s portfolio on global markets including Advanced economies, US and UK, and emerging economies like China and India. o Mentored a team of 6 members on IRB PD forecasting model of Mid-corporate India, Hong-Kong and China portfolios to fulfil bank’s regulatory obligation to hold and report regulatory capital in accordance with IRB.
  + Developed these models end to end including data sourcing, data quality checks, portfolio profiling, Single factor analysis, multifactor analysis, stability tests, calibration analysis, sensitivity, cyclicality and stress testing analysis in SAS, R and Excel.
  + Saved ~3BN $ through RWA reduction on the implementation of above PD models.
  + Compliant to Capital requirement regulation (CRR), EBA guidelines on PD estimation, LGD estimation, and the treatment of defaulted exposure(EBA/GL/2017/16), and PRA Supervisory Statement on IRB

(PRA SS11/13) requirements o Liaised with various stakeholders including Credit portfolio monitoring team, Group Model Validation team and Implementation team for UAT testing

## PwC Jun’19-Jun'23 Senior Consultant

* Work closely with the quantitative modeling team of Banking division of EXL Analytics.
* Accountable for working on risk modeling assignments including: o Worked on CCAR Loss forecasting models’ documentation to be submitted to Federal Reserve for retail services portfolio.
  + Worked as a peer reviewer and performed back testing, forecasting, stress testing, sensitivity analysis, Benchmarking, gating principles check, technical and business data quality checks of data as part of creating entire CCAR Model development Documentation for one of largest US bank in SAS and Excel. o Development of MIS report for Acquisition flash charts and fico odds every month for our client.
  + Worked on a risk concentration analysis where various risk metrics at granular level are created using Profit and Loss statement variables and Basel data and metrics.
* Model development and documentation of machine learning and statistical models.

**Accenture Jan’18-Jun’19**

## Quantitative Analyst

* Work closely with the quantitative modeling team of Risk & Analytics division of CRISIL Global Research & Analytics.
* Accountable for working on risk modeling assignments including: o Developed PD, LGD for fixed rate mortgages and various challenger models as part of alternative methodologies for model development as per CCAR mandate
  + Automation of performance metrics and report for Ongoing monitoring in R–shiny for classification algorithms
  + Credit risk Scorecard development for loan default data using supervised learning techniques like logistic regression, decision tree, random forest in R and Python
  + Validation of option pricing models (Black-Scholes and Hull white option model) for a large US brokerage firm in R and Excel
  + Development of application for Ongoing monitoring for Low default portfolio in R – shiny.
* Model development, validation and implementation of machine learning and statistical models.
* Stay current with latest algorithms, AI techniques and its application in finance and banking; share knowledge and ideas to senior stake holders.

## EY Jul’15-Dec’16

## Senior Fraud Risk Analyst

* Work closely with the strategy team of consumer risk management division of Retail banking JP Morgan chase.
* Accountable for working on risk strategies assignments including: o Development/Implementation of strategies across asset classes – Check Deposits, withdrawals, kiting.
  + Conducting research on multi-million loss cases through profiling the customer, sources of fraud, why it was not caught by the model and strategy and what is the way forward to mitigate such loss in the future
  + Performing ad-hoc analysis to understand current fraud trends through analysis the anomalies of patterns in various different business segments
  + Initiated several end2end dashboards, reports, automated and transitioned to reporting teams with proper documentation.
* Use segmentation, decision trees, machine learning and advance analytical techniques to build such strategies
* Stay current with latest algorithms, AI techniques and its application in finance and banking; share knowledge and ideas to senior stake holders.



# EDUCATIONAL CREDENTIALS

**Master of Philosophy in Economics 2017 ▪** ISI, Madras

**Master of Science in Economics 2015 ▪** ISI, Madras

**Bachelor of Arts (H) in Economics 2013 ▪** Bangalore University

## Academic Accolades

* Held top 10 positions in ranking of entrances exams for Masters in Economics of reputed colleges of India such as DSE, JNU, SAU, UOH, ISI, 2012.
* Recipient of Merit (Top 0.1% of successful candidates in Economics) of Class XII CBSE, 2010.
* Won “Greek History Competition” at National Level, 2009.
* Bagged School Topper Award for each consecutive year, 2001 – 09.



# EXTRA CURRICULAR ACHIEVEMENT

* Class representative for Financial Economics, ISI, 2015.
* Member of the Editorial Team of a yearly economics newsletter released by the Department of Economics.
* Class Representative for each successive year from class I to class XII, 1998-10.

**Date of Birth:** 15th December 1993

**Hobbies and Interests:** Traveling & exploring new places and Craft Work

**References:** Available on request