SUMANTRA CHATTOPADHYAY

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EDUCATION

Rutgers University and the Honors College   **New Brunswick, NJ**
Bachelor of Science, Finance & Bachelor of Arts, Economics   *May 2022*
- **GPA:** 4.00/4.00
- **Honors:** Presidential Scholar—top 1%, Dean's List, Phi Beta Kappa, Beta Gamma Sigma, Omicron Delta Epsilon, Road to Wall Street
- **Coursework / Certificates:** ULI Foundations of Real Estate (FoRE), Econometrics, Game Theory, Real Estate Law, Real Estate Finance

Morris Knolls High School – Valedictorian   **Rockaway, NJ**
International Baccalaureate (IB) Diploma Program   *June 2018*
- **GPA:** 104.00/100 **ACT:** 35 **SAT:** 1460 **Abbreviated Honors List:** Eagle Scout (Boy Scout Troop 113, 2017), Summa Medallion

PROFESSIONAL EXPERIENCE

MetLife Investment Management (MIM)   **Whippany, NJ**
Summer Analyst | Residential Credit | Private Fixed Income & Alternatives   *June 2021 – August 2021*
- ESG / Climate Change: Analyzed climate risk for 60,000+, $16 billion portfolio of residential whole loans in the United States from floods, heat stress, hurricanes & typhoons, sea-level rise, and water stress using Python and third-party tool. Advised senior leaders of these findings
- ESG / Community Reinvestment Act (CRA): Advised senior leaders of our sizeable CRA exposure for our portfolio, enhancing our ESG profile due to indirect lending to distressed, underserved, or low- and moderate-income census tracts. Analyzed portfolio allocations to CRA-eligible census tracts using Python, SQL Server, and the Census Bureau geocoder, based on legal research into CFR and federal agencies
- Created due diligence tool using Python to compare due diligence modification reports from third-party providers with seller data for loan pools, saving time and streamlining previously manual processes to review 30+ data fields
- Trade Performance: Prepared a report for investment committee with actual vs. modeled VPR performance of $5+ billion loans from all 2020 and YTD 2021 trades using SQL, Excel, and Word to better understand prepayment risk to new trades and the larger portfolio
- Trade Pool Carves: Analyzed tapes from $289+ million loan pools using Excel-based tool to generate strats for traders / portfolio managers
- Enhanced team's understanding of current expected credit loss (CECL) reserves for the portfolio along with US national unemployment data and portfolio book yield by creating a dynamic dashboard in Power BI processing 5 million+ rows of historical data from SQL Server

MetLife Investment Management (MIM)   **Whippany, NJ**
Analyst Intern | Risk, Research & Analytics | Real Estate & Agricultural Finance   *June 2020 – December 2020*
- ESG / Climate Change: Co-led MetLife Real Estate's initiative in developing a bespoke methodology for evaluating asset-level climate-related risk for all new equity acquisitions and debt originations with expertise from in-house architects and event risk management teams
- Enhanced Portfolio Management Effectiveness in the COVID-19 Environment by Augmenting Retail Real Estate Information:
  o Built a co-tenancy tracker in Power BI for MIM's $6+ billion US retail loan portfolio to identify existing and potential emerging stress within the portfolio and allow management to proactively engage with borrowers to resolve issues
  o Co-created a dynamic Power BI report to track the impact of bankruptcies and store closures on MIM's $8+ billion debt and equity portfolios of retail assets, enabling portfolio managers to quantify the impact of bankruptcies and store closures on asset- and loan-level performance
- Presented analysis of MIM's restaurant holdings in real estate equity portfolio during the pandemic to Risk, Research & Analytics team, highlighting expected outperformance in the quick-service category, mitigating senior management's concerns about potential losses
- Valuations Support: Verified third-party data, regional analyst assumptions, and ARGUS models to accurately value office and multifamily assets, verifying rent roll composition, operating expense forecasts from COVID-19 pandemic impact, and market fundamentals
- Ratings Support: Conducted 2 multifamily commercial mortgage ratings on $133 million PBO to determine if loan risk profiles had changed since the start of the pandemic; analysis affirmed existing loan credit ratings and highlighted MetLife's strong risk management focus

LEADERSHIP & COMMUNITY EXPERIENCE

Alumni Mentorship Program, Morris Hills Regional District   **Rockaway, NJ**
Director (Volunteer)   *August 2021 – Present*
- Pitched and won approval from high school's Board of Education and administrators to launch the Alumni Mentorship Program ("AMP")
- Leading a team of 10 students and faculty liaison in creating and implementing AMP through differentiated subteams focused on the following functions: website, data management, communications. Empowering students to take a leadership role in doing daily activities
- AMP currently aims to enhance students' experiences in the classroom by connecting guest speakers from the community with expertise in various fields to share their experiences with students.

Camp Somers, Mt. Allamuchy Scout Reservation, Patriots' Path Council, Boy Scouts of America   **Byram, NJ**
Staff   *June 2019 – August 2019*
- Eagles' Nest: created and delivered personalized instruction using active learning to 100+ Scouts/week for 10+ Eagle-required Merit Badges
- Shooting Sports: collaborated with Shooting Sports Director at rifle range by delivering range commands for shooters, instructing new shooters, and performing range maintenance; ensured 0 safety incidents happened through dedicated supervision and excellent instruction
- Trading Post: cleared $500+ per shift helping an average of 30+ Scouts and other customers with purchases by manning the cash register, restocking inventory as needed, and ensuring the smooth operation of Trading Post through meticulousness and quality customer service

SKILLS, ACTIVITIES, & INTERESTS

Languages: English and Bengali (native proficiency), Hindi and Spanish (limited working proficiency)
Technical Skills: Bloomberg Terminal, ARGUS, Python, SQL, Power BI, Tableau, Microsoft Office (Excel, Access, Word, PowerPoint, etc.)
Activities: Eagle Scout, Boy Scouts of America, Piano Guild, Model United Nations, National Rifle Association Marksmanship Program
Interests: Hiking, Camping, Rifle Shooting, Piano, Harmonium, Rabindrasangeet, Theater, Meditation, Yoga, Technology, Innovation, AI/ML