

Manoj Kr. Bisht

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South Gayle Mains, Edinburgh, UK EH12 9ET (Eligible to work in UK till Jan'26)

With over eight years of robust experience spanning banking and technology sectors, I specialize in credit risk modeling, ML algorithms, statistical techniques, ETL pipelines and data analysis. My expertise extends to team and stakeholder management, complemented by a proven track record in crafting data strategies and designing IRB credit models and behavior scorecards, as well as good understanding of banking regulations by PRA and EBA. Leveraging my technological background, I excel in resolving intricate data challenges using cutting-edge technology.

KEY COMPETENCIES

- Understanding of Banking Regulations - PRA & EBA
- Rich experience in PD, EAD and LGD models
- Stakeholder Management
- Critical thinking skills
- Excellent communication skills
- AWS cloud knowledge
- ML tools and algorithms
- Coding skills - SAS, python, pyspark, SQL

PROFESSIONAL EXPERIENCE

Senior Associate, Natwest Group - Edinburgh UK

Development of IRB Loss Given Default Model for SME Portfolio

Jan 2023 - Present

- Currently leading a sub-team in the development of the Internal Ratings-Based (IRB) Loss Given Default model, engaged in the methodology phase, which includes segmentation, analysis of economic downturn periods, calibration, and evaluation of various statistical models.

Development of IRB Loss Given Default Model for UK Mortgages Portfolio

Apr 2020 - Oct 2022

- Worked as a Principal analyst in the development of the IRB Loss Given Default model for mortgages, in compliance with EBA and PRA regulations. The LGD model resulted in a £16 million reduction in expected losses for the bank.
- Led the end-to-end implementation and comprehensive documentation of the LGD model, collaborating closely with model owners and end-users. Utilized PySpark and Python for managing extensive datasets within the AWS ecosystem.

Behavioral Scorecard Model for Personal Credit Cards Portfolio

Jan 2019 - Mar 2020

- Worked as a lead analyst for development of Behavioural Scorecard model that leveraged both internal and external bureau data. This scorecard was built for improved decision-making processes and supported risk-based pricing for new cards.
- Developed a step-wise WoE (weight of evidence) logistic regression model with a good balance of risk drivers from diverse categories (balance, credit searches, delinquency).

Financial Analysis for Large and Mid Large corporates

Apr 2017 - Dec 2019

- Worked as a risk management trainee in the credit assessment of corporate portfolios, delivering well-rounded recommendation reports to senior underwriters. Achieved this through detailed analysis of key financial statements, annual reports, and broker and credit reports, ensuring informed decision-making processes

Sapient Nitro, Noida, India

Nov 2012 – Jun 2015

Java Developer

- As software engineer, developed e-commerce site features using java technology in hybris framework - adhering to scrum timelines, sprint planning, and actively participated in retrospective meetings.
- Build strong problem-solving skills and knowledge of sql, git versioning and debugging skills.

EDUCATION & CERTIFICATIONS

- **PGDM in Finance 2015-2017**
Information management technology , Ghaziabad, India
- **B.Tech Computer Science 2008-2012**
Harcourt Butler Technological Institute , kanpur, India

COURSES & CERTIFICATION

- CFA Level 1
- Online Diploma in Data Science from Indian Institute of Technology, Madras
- Data Camp Certified - AWS & Pyspark
- Coursera: Machine Learning Specialization by Andrew NG