

AJIT RAUT

Skills : Credit Risk Modeling | IFRS9 | ECL | PD | LGD | EAD | Model Risk Management Predictive Analytics | Data Science | Machine Learning | Power BI | SQL | Python | Angoss | Azure Databrick | Alteryx

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Profile Summary : Post Graduate Certificate holder with 4 years full time Engineering degree (**Total 6 years specialized education in finance/engineering/quants/math post high school**) and 4+ years work experience in Credit Risk/ Data science domain. Relevant ~2 years for Indian financial firm Bajaj Financial service. where I am currently working as a model developer. **Have exposure to both technical and functional side experience in credit risk modeling domain.**

WORK EXPERIENCE

Bajaj Finserv : Designation – Deputy Unit Manager (ECL Team)	Mar'2023 – Present
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- Work for the model development team as a model developer for **credit risk models**.
- Work and provide analytical solutions through statistical modeling, credit policy and strategy, reporting and data analysis for the BFL business Portfolios.
- Developed, validate and track **PD, LGD, EAD** models for ECL as per **IFRS9/INDAS** guidelines.
- Developed a recalibrated model for Portfolio like **Auto Loan** and **Personal Loan** and worked on various other modeling activities like development of LGD/EAD of other products and portfolios.
- Monitoring the existing model performance during recent times and checking the scope of redevelopment of existing models along with monitoring engaging in complete end to end model lifecycle stages.
- Provide Support any ad-hoc deep dive data analysis on portfolio metrics.
- Collaborated seamlessly across various business units, integrating change management principles to ensure holistic alignment with organizational goals.

Tech Mahindra : Designation – Data Analyst	Mar'2020- Mar'2023
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- Developed and fetching data from Azure Databrick ADLS to Power BI for report building.
- Connected to various data sources, including SQL databases, Excel spreadsheets, and cloud-based platforms, to retrieve and transform data for analysis.
- Created complex DAX calculations and measures to derive actionable insights from data, such as KPIs, trends, and forecasts.
- Conducted data cleaning, transformation, and validation to ensure data accuracy and integrity.
- Worked on various power bi visuals and visual properties including pie chart, funnel chart, column charts etc.
- Implemented Time Based Intelligence Calculations including Total YTD, Total MTD, Last Year, Two years back, Year over year growth, YoY growth percentage.
- Implemented Role-Based and Row Level Security as part of security Professional Service.
- Collaborated with cross-functional teams to understand data requirements and provide actionable insights to stakeholders.

CERTIFICATIONS AND ACHIEVEMENTS

- **Kudos Award** For exceptional performance in the month of December'23 from Bajaj Finserv.
- Certification in '**Post graduate Data Analytics**' from Imarticus Institute.
- Certificate in portfolio optimization using Markowitz model from Coursera.
- Certificate in 'Credit Risk Modelling' from Udemy.
- Certificate in SQL from Hackerrank.
- Certificate in Machine Learning from Coursera.

EDUCATION

YEAR	QUALIFICATION	INSTITUTE	PERCENTAGE
2022	PG Certificate in Data Analytics	Imarticus Learning Institute	75%
2015 – 2019	B.Tech (Engineering- Agricultural)	Mahatma Phule Krishi Vidyapeeth	71.70%
2015	Standard 12 or XII (Science)	Jain High School (Pune University Board)	68.00%
2013	Standard 10 or X (Science)	M.M.N.V.P School (Pune University Board)	81.60%

ADDITIONAL INFORMATION

- Interests : Chess, badminton, swimming, travelling
- Courses undergoing : PG Certificate in Financial Engineering from IIQF
- Languages known : English (fluent), Hindi (fluent) , Marathi (fluent)
- Participation in blood donation drives and other social causes like teaching underprivileged children from college
