

Kundan Kumar

Risk Analytics Professional
Contact No: +447466878944
United Kingdom

E-mail ID: KundanSolanki1510@gmail.com

LinkedIn: <https://www.linkedin.com/in/kundan-kumar-318230103/>

EDUCATION

Master of Science in Data Science and Analytics
Cardiff University (2021-22) Cardiff, UK

Bachelor of Engineering
Visvesvaraya Technological University (2011-15) Bengaluru, India

PROFESSIONAL SUMMARY

- Solution driven Associate with more than 7 years of experience in Banking Domain - Credit Risk, Credit Strategy, Model Validation, Pricing Strategy and SAS & Python Programming.
- Ensuring delivery of quality work in terms of accuracy, performance and regulatory compliance (Basel 3.1, SS11/13) of risk models through rigorous testing and independent validation.
- Skilled in presenting complex Credit risk insights to stakeholders, translating technical findings into strategic recommendations for informed decision-making

WORK EXPERIENCE

KPMG UK (April 2023 – till Current)

1.10 Years

Assistant Manager: Credit Risk Team

- Involved in End-to-End model development Internal Ratings-Based (IRB) Probability of Default (PD) and Exposure at default (EAD) models for an unsecured lending portfolio, ensuring compliance with regulatory standards (Basel 3.1, SS11/13 & CP16/22) Facilitated PRA model approval while adhering to industry best practices.
- Involved in performing model validation for Internal Ratings-Based (IRB) models, with a primary focus on wholesale IRB, by critically assessing model assumptions, mathematical formulations, and implementation.
- Involved in development of Rating System Perimeter for unsecured portfolios, ensuring robust assessment of credit risk, compliance with regulatory requirements, and alignment with organizational risk management objectives.
- Involved in performing IFRS 9 audit focusing on unsecured lending portfolios, ensuring compliance with impairment provisioning and expected credit loss (ECL) models.
- Perform independent testing to evaluate model accuracy and robustness across various scenarios and market conditions.
- Assisting and delivering the ongoing impairments forecasting requirements as per IFRS 9 accounting standards.

HSBC ELECTRONIC DATA PROCESSING (Oct 2016 – July 2021)

4.10 Years

Associate: Credit Risk Team

- Involved in development of behavioral scorecard model for strategy purpose using logistic regression.
- Monitoring of IFRS9 PD models, helps in highlighting performance hot spots or redevelopment opportunities and suggest new areas for model development, validation and/or documentation enhancements.
- Prepare comprehensive validation reports that identify model risks and limitations, ensuring clear communication of findings to stakeholders and senior management.
- Prepare high-quality validation reports that outline model risks and limitations, effectively communicating key findings to stakeholders and senior management.
- Identifying and develop, recommend & monitor Credit Risk strategies which maximize the revenue whilst minimizing bad debt. Also

help the team to improve and develop their credit measurement capabilities focusing on IFRS9, IRB & Model Validation.

- Prepare comprehensive validation reports that identify model risks and limitations, effectively communicating findings to stakeholders and senior management.
- Involved in the Reporting and presentation of credit risk metrics to senior management at monthly credit reviews and present them on bi-weekly calls.
- Deriving insights from Credit bureau & Customer data, turning them into actionable plans out to the end.

Sr. Analyst: Global revenue analysis and Insights.

- Data Modelling & giving insights to HSBC Traders using SQL for any traders whose revenue is not recorded in different trade system.
- Advance error analysis based on the number of trades done on voice & electronic channel type & created a dashboard, graphical analysis, using Power Bi & Excel.
- Responsible for doing client dormancy (e.g. which clients are not active in different platforms/ are not logging in) using Power BI & SQL.
- Collects raw data of daily trades from Finance team on daily basis & perform cleansing, inspecting, transforming & modelling of data. At last, suggests conclusions to London Management team & supports in decision making using this data.
- Send weekly non-sales report (US & UK revenue which doesn't fall under correct salespersons/Traders) in graphical representation, heat maps etc. & find out different ways to fix this issue using multiple data based on global trades.
- Drive biweekly web calls with London Management team to track the progress & work done for the running projects.

Analyst: Customer behavior pattern predictions & forecast for inhouse eCommerce application.

- Involved in development of ML classification model using Random Forest, Decision tree with Bagging Classifier & Gradient Boosting to predict e-commerce visitors purchase intention of HSBC global employees who bought products from HSBC intranet sales website.
- Data Cleansing, tracked data accuracy, transparent visibility & inspecting while the migration work done.
- Working closely with the broader markets business to understand and systematically enhance human workflow through of predictive models and analytics.
- Use data to develop and optimize strategies and processes, increase profits, efficiency, quality, security, and reduce costs.
- Created a weekly insight for number of migrated clients/contacts with development team & send this report to management team.

SILICON INDIA (Aug 2015 – May 2016)

9 Months

Market Research Analyst: Magazine delivery insights & Revenue analysis.

- Tracked & manage end-to-end delivery of Magazine in US Market using Excel & SQL.
- Enhanced distributor relisting/delisting process based on the analysis of distributor Scorecard KPIs to reduce Delivery TAT.
- Provide analysis and interpretation of monthly and YTD distribution costs for logistics and business managers.

ACHIEVEMENTS

- Awarded with Star Performer Award for successful and major contribution in developing and validating IRB models for Personal loans and Credit Cards.
- Awarded with the team of the quarter for delivering the cross functional team project before deadline.

TECHNICAL SKILLS

Visualization: Power BI | MS Excel | Tableau (Basic) | Qlik View (Basic)

Credit Risk: Model Development | IFRS 9 | IRB | Model Validation | Audit

ML Techniques: Regression | Forecasting | Classification

Analytics Tools: R | Python | SQL | SAS | Excel