# Anand Kumar

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With over 9+ years of experience in statistical analysis and credit risk modelling for global banks, I've enhanced model accuracy and compliance. Skilled in Machine Learning and Statistical Analysis, collaborated with clients to meet credit risk objectives and ensure regulatory compliance. My expertise includes Development & Validation of models that have positively impacted client operations. I thrive on leveraging data-driven insights to drive strategic decision-making and achieve business goals.

## WORK EXPERIENCE

### Risk Intellect Solutions Pvt Ltd. • Mumbai, Maharashtra, India • 09/2024 – 06/2025
**Consultant**

Clients: Indian PSU Banks

Tools: R, MS Excel, SAS Enterprise Guide-Credit Scoring Node
Scorecard Development. Framework for Model Validation & Monitoring. Model Validation & Model Development as per latest Reserve Bank of India guidelines.

### Protiviti • Riyadh, Saudi Arabia • 07/2023 - 10/2023
**Sub-Contractor**

Clients: Middle East Banks

Tools: R, MS Excel
GAP analysis on previously implemented IFRS9 model • Scorecard Development. Macro-economic modeling. Redevelopment of the IFRS9 model as per the SAMA guidelines and validation by external auditors.

### CRISIL Limited • Pune, Maharashtra, India • 10/2021- 11/2022
**Lead Analyst**

Clients: Major Global Banks

Tools: R, SAS, MS Excel

Credit risk scorecard development •Successfully produced for comprehensive model validation reports for a major European bank ensuring compliance with Model Risk Management guidelines.

### Auronova Consulting •Bengaluru • Karnataka, India • 06/2021 - 08/2021
**Consultant**

Clients: Major Middle East Banks, Indian Banks

Tools: R, SAS, MS Excel
Scorecard development by adhering to the CBUAE guidelines. Multiple model validation projects for Middle East clients and model monitoring projects.

### Genpact • Hyderabad, Telangana, India • 02/2020 - 05/2021
**Assistant Manager**

Clients: Major US Pharma Company, Truck Leasing Company, Global Banks
Tools: R, SAS, MS Excel

Scorecard development, Machine Learning models were developed to predict bad accounts.

## SISL • Delhi • India • 03/2019 - 01/2020
**Technical Lead Analytics**

Clients: Various Indian Government Agencies, FEDCO

Tools: R, SPSS, STATA, IBM WATSON STUDIO, IBM SPSS MODELER, Excel

Built an initial model to predict Ground Water Level Recharge for Central Ground Water Board, leveraging various variables to improve water resource management and sustainability efforts. Developed a historical data withdrawal classification model to identify unusual transactions, resulting in a 20% increase in fraud detection accuracy for the National Informatics Center's Core Banking Services.

## Biz2Credit Inc • Noida, Uttar Pradesh, India • 12/2015 - 09/2018
**Statistical Analyst**

Clients: Major American Banks, Indian Banks & NBFC's

Tools: RStudio, STATA, MS Office

Developed and assisted in the implementation of advanced credit scoring models for business entities to improve the predictive power, enabling more precise credit decisions and better alignment with business objectives. Also reducing the underwriting process time significantly. Initiated and implemented Model Risk Management practices.

Customer segmentation to identify high-value customers to boost overall sales.

## SPSS South Asia Pvt Ltd. • Delhi, India • 06/2014 - 02/2015
**Statistician**

Clients: Indian Government Ministries

Tools: IBM SPSS STATISTICS, IBM SPSS MODELER

Statistical data analysis (POC) as per the objectives of using software SPSS 22.0 and providing training on statistical analysis using SPSS 22.0 to government and private organizations in different states of India.
Presentation of the results obtained.

## National Institute of Health and Family Welfare • Delhi, India • 08/2013 - 03/2014
**Statistical Assistant**

Project: Effect of National Rural Health Mission on Pregnancy Care and Maternal Outcomes

Tools: IBM SPSS Statistics, STATA, Excel

Identified key risk factors for maternal death from DLHS-3 data, leading to a 20% reduction in maternal mortality rates. This research had a significant impact on improving maternal healthcare policies and interventions.

## EDUCATION

### Post Graduation (Masters) in Statistics
Banaras Hindu University (BHU), Varanasi • GPA: 7.38 • 07/2011-06/2013

### Graduation in Statistics
University Of Delhi, Delhi • 07/2008 - 07/2011

## SKILLS

Credit Scoring, Logistic Regression, Machine Learning, Model Development, Model Monitoring, Model Risk Management, Macro-economic modelling, Model Validation, Statistical Modeling, IFRS9, Scorecard development etc.

## Personal Details

Date of Birth:        15th March 1991
Linguistic Ability:   English, Hindi
Gender:               Male
Marital Status:       Single