Certainly! Here's a professionally written **Job Description** for a **Senior Consultant or Manager – Python Expert (IFRS 9 Model Validation – Retail Portfolios)** role at **EY**:

**Job Title:** Senior Consultant or Manager (IFRS 9 Model Validation – Retail Portfolios using Python)  
**Location:** Bangalore preferred or PAN India is also acceptable  
**Department:** Financial Risk & Analytics – Advisory Services  
**Experience Level:** Senior Consultant/Manager  
**Employment Type:** Full-time

**Job Summary:**

We are looking for a highly skilled and motivated **Senior Consultant** with deep expertise in **Python** to join our **IFRS 9 model validation team**. The ideal candidate will be responsible for **automating model validation activities** and **streamlining report generation processes**, specifically focused on **retail credit portfolios**. This is a client-facing role requiring both strong technical capabilities and a sound understanding of financial risk modeling.

**Key Responsibilities:**

* Design and develop scalable Python scripts to automate end-to-end model validation activities for IFRS 9 credit risk models (PD, LGD, EAD) across retail portfolios.
* Build modular and reusable code for validation workflows including data ingestion, model testing, benchmarking, performance monitoring, and result logging.
* Implement automated reporting solutions using Python (e.g., generating structured validation reports in Word, PDF, or Excel).
* Interpret and validate retail portfolio models in accordance with IFRS 9 standards and regulatory expectations.
* Collaborate with model developers, risk management teams, and EY’s global subject matter experts to ensure transparency and robustness in validation methodologies.
* Perform documentation reviews and ensure consistency between automated output and regulatory or internal guidelines.
* Provide technical guidance and peer-review support to junior team members on Python development and validation frameworks.
* Maintain version control and documentation of all automation tools and processes.

**Required Skills & Qualifications:**

* Bachelor’s or master’s degree in quantitative finance, Statistics, Mathematics, Computer Science, or a related discipline.
* 4–6 years of relevant experience, with a strong focus on **Python programming** in a financial risk or analytics context.
* Solid understanding of **IFRS 9** and retail credit risk modeling (PD, LGD, EAD).
* Hands-on experience in automating quantitative or model validation workflows.
* Experience with Python libraries such as **pandas**, **numpy**, **scikit-learn**, **matplotlib**, **docx**, **xlsxwriter**, etc.
* Strong analytical, problem-solving, and debugging skills.
* Ability to work independently and manage multiple priorities under tight deadlines.
* Excellent written and verbal communication skills.

**Preferred Qualifications:**

* Exposure to version control tools (e.g., Git), cloud environments, or DevOps pipelines.
* Experience with SAS or SQL is an added advantage.
* Familiarity with model governance frameworks and regulatory expectations (e.g., ECB, PRA).
* Previous experience in a Big 4, financial institution, or regulatory environment is a plus.

**What We Offer:**

* Opportunities to work on high-impact projects for leading financial institutions.
* Exposure to a global network of risk and analytics professionals.
* Continuous learning and upskilling through EY’s learning platforms and mentorship.
* A collaborative and inclusive work culture focused on innovation and integrity.

**Join us in building the future of model validation through intelligent automation.**

Let me know if you want this adapted for a LinkedIn job post, internal JD, or tailored to a specific location.