**1. Anuska Das**

* ✅ Matched: Anuska Das\_formatted.txt ↔ Anuska Das svbfcb4.txt
* 🔁 Common: - Supported CCAR and CECL execution team as part of risk modeling analytics group
* 🔍 LLM-only: - Interacted with Credit, Product and Collection teams to align models
* 🖋️ Manual-only: Migration projects using PySpark.

**2. Isha Porwal**

* ✅ Matched: Isha Porwal Resume\_formatted.txt ↔ Isha Porwal svbfcb7.txt
* 🔁 Common: Degree(s) in a quantitative discipline such as Statistics, Math, or Computer Science
* 🔍 LLM-only: - Built machine learning solutions to identify fraud patterns in BFSI data
* 🖋️ Manual-only: Python, R, SPSS, Stata, MS Office

**3. Kartik Mohan**

* ✅ Matched: KartikMohan\_formatted.txt ↔ Kartik Mohan hsbcimr.txt
* 🔁 Common: - Credit Risk ✓
* 🔍 LLM-only: - Created dynamic dashboards to support risk analysts with real-time insights
* 🖋️ Manual-only: Validated RNIV market risk models (assumptions, performance).

**4. Munna Choudhary**

* ✅ Matched: Munna Choudhary\_formatted.txt ↔ Munna Choudhary hsbcifrs9v2.txt
* 🔁 Common: Degree(s) in a quantitative discipline such as Statistics, Math, or Computer Science
* 🔍 LLM-only: - Hands-on with regulatory risk models (PD, LGD, ECL)
* 🖋️ Manual-only: Summary

**5. Narendra Sahu**

* ✅ Matched: Narendra\_Sahu\_CreditRisk\_formatted.txt ↔ Narendra Sahu svbfcb5.txt
* 🔁 Common: \*Regulatory Compliance & Risk Assessment\*
* 🔍 LLM-only: - Executed model performance checks using backtesting techniques
* 🖋️ Manual-only: Madras School of Economics MSc: Financial Economics

**6. Abhimanyu Singh**

* ✅ Matched: Naukri\_AbhimanyuSingh[3y\_7m]\_formatted.txt ↔ Abhimanyu Singh svbfcb3.txt
* 🔁 Common: - Experience in ECL model development
* 🔍 LLM-only: - Maintained documentation and model governance
* 🖋️ Manual-only: ETL pipeline design using Airflow

**7. Girish Khandelwal**

* ✅ Matched: Naukri\_GirishKhandelwal[11y\_0m]\_formatted.txt ↔ Girish Khandelwal hsbcimr.txt
* 🔁 Common: - Led a team of 4+ analysts in IFRS9 modelling
* 🔍 LLM-only: - Coordinated with stakeholders for policy implementation
* 🖋️ Manual-only: Client workshops for risk calibration

**8. Nidhika Tomar**

* ✅ Matched: Nidhika-Tomar\_formatted.txt ↔ Nidhika Tomar svbfcb5.txt
* 🔁 Common: - Developed machine learning pipelines
* 🔍 LLM-only: - Automated model training workflows with MLflow
* 🖋️ Manual-only: Exposure to underwriting models

**9. Praveen R**

* ✅ Matched: Praveen R- Resume\_formatted.txt ↔ Praveen R svbfcb5.txt
* 🔁 Common: - Designed scorecards for unsecured lending
* 🔍 LLM-only: - Performed segmentation using k-means for collections strategy
* 🖋️ Manual-only: Analytics for MSME loan portfolio

**10. Priyajit Bishayee**

* ✅ Matched: Priyajit Bishayee resume 2025\_formatted.txt ↔ Priyajit Bishayee svbfcb5.txt
* 🔁 Common: - Built PD and LGD models for retail portfolio
* 🔍 LLM-only: - Created KPI dashboards for credit performance
* 🖋️ Manual-only: VIF analysis for feature selection

**11. Sautrik Ganguly**

* ✅ Matched: Resume.SautrikGanguly\_formatted.txt ↔ Sautrik Ganguly svbfcb5.txt
* 🔁 Common: - Expertise in Python, SQL, and Tableau
* 🔍 LLM-only: - Supported A/B testing for model accuracy validation
* 🖋️ Manual-only: MIS reports for internal audit

**12. Rahul Kushwaha**

* ✅ Matched: Resume\_Rahul\_kushwaha\_formatted.txt ↔ Rahul Kushwaha svbfcb5.txt
* 🔁 Common: - Responsible for developing scorecards
* 🔍 LLM-only: - Involved in creating end-to-end pipeline for analytics
* 🖋️ Manual-only: Stress testing scenarios defined

**13. Shashwata Mondal**

* ✅ Matched: Shashwata\_Mondal\_formatted.txt ↔ Shashwata Mondal anzey.txt
* 🔁 Common: - IFRS9 Modelling ✓
* 🔍 LLM-only: - Created model monitoring dashboards in Power BI
* 🖋️ Manual-only: Predictive analytics for credit cards

**14. Stuti Mehrotra**

* ✅ Matched: Stuti Mehrotra\_CV 1\_formatted.txt ↔ Stuti Mehrotra svbfcb5.txt
* 🔁 Common: - Model Governance
* 🔍 LLM-only: - NLP-based data parsing for application insights
* 🖋️ Manual-only: Handled collections scoring project

**15. Sulagna Paul**

* ✅ Matched: Sulagna Paul Resume (1)\_formatted.txt ↔ Sulagna Paul svbfcb5.txt
* 🔁 Common: - Decision Science Professional
* 🔍 LLM-only: - Model validation of bureau-based risk score
* 🖋️ Manual-only: Credit appraisal model

**16. Vaibhav Yadav**

* ✅ Matched: Naukri\_Vaibhav[3y\_6m]\_formatted.txt ↔ Vaibhav Yadav svbfcb2.txt
* 🔁 Common: - Designed rejection models for credit origination
* 🔍 LLM-only: - Applied LightGBM for binary classification
* 🖋️ Manual-only: Credit monitoring dashboards

**17. Sahil Patil**

* ✅ Matched: Naukri\_SAHILPATIL[2y\_11m]\_formatted.txt ↔ Sahil Patil svbfcb5.txt
* 🔁 Common: - Regression modelling using Python
* 🔍 LLM-only: - Automated data preprocessing with pipelines
* 🖋️ Manual-only: Exposure to Tableau dashboards

**18. Susmita Misra**

* ✅ Matched: Naukri\_SusmitaMisra[3y\_9m]\_formatted.txt ↔ Susmita Misra svbfcb2.txt
* 🔁 Common: - Worked on bureau model development
* 🔍 LLM-only: - Segmented NPA risk by customer demographics
* 🖋️ Manual-only: Business rule implementation in scorecards

**19. Yash Rai**

* ✅ Matched: Naukri\_YashRai[4y\_0m]\_formatted.txt ↔ Yash Rai svbfcb2.txt
* 🔁 Common: - Scorecard Development ✓
* 🔍 LLM-only: - Used SHAP for explainability
* 🖋️ Manual-only: Handled fraud analytics

**20. Vedanti Khokher**

* ✅ Matched: Vedanti Khokher\_formatted.txt ↔ Senior Vedanti Khokher anzscorecards.txt
* 🔁 Common: - Experienced in scorecards
* 🔍 LLM-only: - Model performance visualization using matplotlib
* 🖋️ Manual-only: Time series analysis for cash flow prediction

**21. Arnab Roy**

* ✅ Matched: CV\_Arnab Roy\_Model\_Validation\_formatted.txt ↔ Arjun KM hsbcifrs9cvs.txt
* 🔁 Common: - IFRS9 ✓
* 🔍 LLM-only: - Performed GINI & KS metric validation
* 🖋️ Manual-only: Exposure to UATs and model deployment

**22. Kshitij Sahdev**

* ✅ Matched: Kshitij\_Sahdev\_CV (002)\_formatted.txt ↔ Senior Kshitij Sahdev anzscorecards.txt
* 🔁 Common: - Hands-on with SAS and R
* 🔍 LLM-only: - Experience in PD calibration
* 🖋️ Manual-only: Wrote BRDs for underwriting models

**23. G. N. Sindhur**

* ✅ Matched: G N Sindhur\_resume\_2025\_formatted.txt ↔ G. N. Sindhur svbfcb3.txt
* 🔁 Common: - Expertise in model documentation
* 🔍 LLM-only: - Designed regulatory models for small finance bank
* 🖋️ Manual-only: Used Excel VBA for automation

**24. Naukri\_AnandKumar[10y\_0m]\_formatted.txt**

* ✅ Matched: Naukri\_AnandKumar[10y\_0m]\_formatted.txt ↔ Anand Kumar hsbcifrs9v2.txt
* 🔁 Common: - IFRS9 model development for retail assets
* 🔍 LLM-only: - Reviewed model performance with business teams
* 🖋️ Manual-only: Developed challenger models to validate assumptions

**25. Naukri\_DEBSUBHRAGHOSH[7y\_0m]\_formatted.txt**

* ✅ Matched: Naukri\_DEBSUBHRAGHOSH[7y\_0m]\_formatted.txt ↔ Debsubhra Ghosh svbfcb4.txt
* 🔁 Common: - Designed bureau scorecards
* 🔍 LLM-only: - Created scripts for automated risk reporting
* 🖋️ Manual-only: Exposure to fraud detection analytics

**26. Naukri\_Vaibhav[3y\_6m]\_formatted.txt**

* ✅ Matched: Naukri\_Vaibhav[3y\_6m]\_formatted.txt ↔ Vaibhav Yadav svbfcb5.txt
* 🔁 Common: - IFRS9 ECL calculations
* 🔍 LLM-only: - Built Python dashboards for tracking KPIs
* 🖋️ Manual-only: Assisted in internal model reviews

**27. Resume - Reema Panday\_formatted.txt**

* ✅ Matched: Resume - Reema Panday\_formatted.txt ↔ Rubika Rana svbfcb5.txt
* 🔁 Common: - Credit policy analytics
* 🔍 LLM-only: - Created retention models for personal loan segments
* 🖋️ Manual-only: Loan origination funnel optimization

**28. CV\_Aarsh\_formatted.txt**

* ✅ Matched: CV\_Aarsh\_formatted.txt ↔ Arjun KM anzey.txt
* 🔁 Common: - Designed analytics for IFRS9 compliance
* 🔍 LLM-only: - Built ensemble models for risk scoring
* 🖋️ Manual-only: Gini analysis & cut-off strategy

**1.Anuska Das**

**Matched Resume Pair**

* **LLM Resume:** Anuska Das\_formatted.txt
* **Manual Resume:** Anuska Das svbfcb4.txt

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Explanation** |
| --- | --- | --- |
| **Name & Degree** | ✅ | Both mention **Anuska Das**, MSc and BSc in Applied Economics from Presidency University (2018 & 2020). |
| **Summary** | ✅ | Both versions highlight **4 years of experience in BFSI**, including **CCAR**, **CECL**, and **UAT**. |
| **Technical Skills** | ✅ | Skills like **Python, SAS, SQL, Excel, VBA**, **CCAR**, **CECL**, and **PySpark** appear in both. |
| **Tools & Techniques** | ✅ | Techniques such as **stress testing**, **model backtesting**, and **portfolio monitoring** are present. |
| **Projects/Experience** | ✅ | Descriptions of roles at **HSBC, IQVIA, and Standard Chartered** are covered in the LLM version; manual version summarizes them into functional bullet points. |

**🔍 Differences (LLM vs Manual)**

**1. Format**

* **LLM**: Detailed job titles, structured experience, summary section, and project breakdown.
* **Manual**: Extremely concise. Uses 1–2 line bullet summaries, directly highlighting technical deliverables.

**2. Healthcare Experience**

* **LLM Only**: Covers **IQVIA** work in predictive modeling for healthcare, segmentation, and market research.
* **Manual**: Completely omits any reference to healthcare or IQVIA experience.

**3. Independent Project**

* **LLM Only**: Mentions a **job segregation in India** project using STATA and NFHS data.
* **Manual**: Does not include this project.

**4. Tool Details**

* **LLM**: Adds **PowerPoint** and **R** under tools.
* **Manual**: Excludes PowerPoint and R; focuses strictly on banking-relevant tools.

**5. Soft Skills / Descriptive Text**

* **LLM**: Uses descriptive sentences such as *“enhanced operational efficiency”*, *“led predictive modeling projects”*.
* **Manual**: No such language; maintains a terse, factual style focused on deliverables and tools.

2. **Matched Resume Pair**

* **LLM Resume:** Naukri\_AbhimanyuSingh[3y\_7m]\_formatted.txt
* **Manual Resume:** Abhimanyu Singh svbfcb3.txt

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Notes** |
| --- | --- | --- |
| **Name & Degree** | ✅ | Both mention MSc in Geology from IIT Kharagpur (2021). |
| **Summary** | ✅ | Both mention 3+ years of experience in BFSI, focus on CCAR, CECL, model development, validation, and risk analytics. |
| **Technical Skills** | ✅ | Shared tools and frameworks: SAS, SQL, Tableau, Excel, Basel/IFRS9, CCAR, CECL, Risk Analytics. |
| **Modeling Techniques** | ✅ | Common mention of PD models using hazard functions, survival analysis, stress testing, and macroeconomic factors. |
| **Experience on Risk Models** | ✅ | Both describe model validation, CECL loss forecasting, and PPNR modeling for CCAR. |

**❌ Key Differences (Listed without detail)**

1. LLM version includes a **separate section on digital engagement marketing projects**.
2. Manual version omits any mention of **marketing/digital strategy**.
3. LLM version contains **more verbose project descriptions**.
4. Manual version uses **more concise, bullet-form project summaries**.
5. LLM includes **Google Analytics and customer segmentation work**, not present in manual.
6. Education section in LLM is more detailed (includes school + CBSE board).
7. LLM explicitly lists **Python and R experience** duration (2+ years).
8. Manual version is more focused on **core credit risk analytics and regulatory frameworks**.

**Matched Resume Pair**

* **LLM Resume:** Naukri\_AnandKumar[10y\_0m]\_formatted.txt
* **Manual Resume:** Anand Kumar hsbcifrs9v2.txt

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Notes** |
| --- | --- | --- |
| **Name & Degree** | ✅ | Both list MSc in Statistics; LLM specifies Banaras Hindu University, manual omits university name. |
| **Experience** | ✅ | Both clearly document 10+ years of experience in credit risk modeling, especially for **Middle East** banks and **Indian PSBs**. |
| **IFRS9 Model Work** | ✅ | Both mention end-to-end **IFRS9 model development and validation**, including **assumption testing**, **performance drift**, and **model monitoring**. |
| **Tools & Languages** | ✅ | Common tools: **Python**, **R**, **SAS**, and **SQL**. |
| **Regulatory Frameworks** | ✅ | Manual resume references **SAMA**, **CBUAE**, **RBI**; LLM resume covers **CCAR**, **IFRS9**, **IRRBB**, and **SR 11-7**. |
| **Model Risk Governance** | ✅ | Both reflect **model risk management**, validation reporting, and compliance with regulatory frameworks (SS1/23, TRIM, SR 11-7). |

**❌ Key Differences (Listed Only)**

1. LLM version includes explicit **stakeholder influence and board reporting**.
2. Manual is **more concise** with technical deliverables in bullet points.
3. LLM version adds **climate risk model development** and **macroeconomic forecasting using XGBoost, RF**.
4. Manual version highlights **template creation** and **external audit pass** (not mentioned in LLM).
5. LLM version emphasizes **thought leadership and regulatory policy writing**, missing in manual.
6. LLM has detailed education (GPA, undergrad), manual omits undergrad completely.
7. Manual includes **performance drift detection and monitoring** as a standout point.

**Matched Resume Pair**

* **LLM Resume:** Naukri\_DEBSUBHRAGHOSH[7y\_0m]\_formatted.txt
* **Manual Resume:** Debsubhra Ghosh svbfcb4.txt

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Notes** |
| --- | --- | --- |
| **Name & Degree** | ✅ | Both mention MSc in Statistics (2017) and BSc from Ramakrishna Mission College (2015). |
| **Summary** | ✅ | Experience in BFSI sector, with strong emphasis on **PPNR**, **CCAR**, and **credit risk scorecards**. |
| **Core Technical Skills** | ✅ | Both resumes list **SAS**, **Python**, **Time Series Analysis**, **Logistic Regression**, and **WOE Binning**. |
| **Key Deliverables** | ✅ | Model development (PD, LGD, EAD), scorecard development, automation tools for binning and data quality checks are common. |
| **Experience Breakdown** | ✅ | Both discuss work done in **Northern Trust** and **Citi Bank**, along with segmentation, regression modeling, and outlier treatment. |
| **Frameworks/Tools** | ✅ | CCAR, CECL, PPNR models and techniques such as **ARIMAX**, **OLS**, **back testing**, and **scenario analysis** appear in both. |

**❌ Key Differences (Listed Only)**

1. LLM version lists more **detailed modeling steps** (residuals, scenario analysis).
2. Manual version condenses the same into **fewer bullet points**.
3. LLM includes **marketing mix modeling** for US clients (retail/pharma).
4. Manual version omits **non-banking domains** like pharma/retail.
5. Manual has **more concise skill labels**, LLM lists more elaborate statistical processes.
6. LLM explicitly mentions **GCB Level**, manual does not.
7. LLM gives stronger emphasis to **portfolio segmentation**, manual lists this generically.

**Matched Resume Pair**

* **LLM Resume:** G N Sindhur\_resume\_2025\_formatted.txt
* **Manual Resume:** G. N. Sindhur svbfcb3.txt

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Notes** |
| --- | --- | --- |
| **Name & Degree** | ✅ | Both clearly list M.Sc. in Economics (IGIDR), PGDM (TAPMI), and B.E. from BITS Pilani. |
| **Summary** | ✅ | Emphasis on **model development and validation**, **risk management**, **CCAR/CECL/IFRS9** frameworks, and **econometric modeling**. |
| **Core Technical Skills** | ✅ | Both mention tools like **Python**, **R**, **SAS**, **Stata**, **EViews**, and **Advanced Excel**. |
| **IFRS9 & Credit Risk Work** | ✅ | Shared tasks include **PD, EAD modeling**, **ECL computation**, **regulatory submissions**, and **monitoring automation**. |
| **Projects & Experience** | ✅ | Both discuss experience across **North American credit card portfolios**, **PPNR modeling**, and **ECL systems** for Indian and global banks. |
| **Regulatory/Framework Compliance** | ✅ | Common frameworks: **CCAR**, **CECL**, **IFRS9**, **model documentation**, **monitoring**, and **validation testing**. |

**❌ Key Differences (Listed Only)**

1. LLM resume includes **additional certifications** (CQF, Coursera, IMF).
2. Manual is more **structured and concise**, LLM contains extensive JD content embedded.
3. LLM version includes **detailed descriptions** of each role across firms (KPMG, Deloitte, Citicorp), manual does not.
4. LLM mentions **EADL** (not present in manual).
5. LLM resume lists **audit and internal governance coordination tasks**, missing in manual.
6. Manual version highlights **tools** early; LLM embeds them within experience bullets.
7. LLM adds summary-level highlights (communication, regulatory liaison), manual omits.

**Matched Resume Pair**

* **LLM Resume:** Naukri\_GirishKhandelwal[11y\_0m]\_formatted.txt
* **Manual Resume:** Girish Khandelwal hsbcimr.txt

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Notes** |
| --- | --- | --- |
| **Name & Degree** | ✅ | Both list **MBA in Banking & Management** from Manipal University and over **10 years of experience**. |
| **Summary** | ✅ | Both versions focus on **credit risk**, **model monitoring**, **validation**, **Basel III**, **IFRS9**, **CCAR**, and **collection strategies**. |
| **Modeling Work** | ✅ | Shared content includes **PD, LGD, EAD models**, use of **FICO, Experian**, and managing **full model lifecycle** under **first line of defense**. |
| **Regulatory Compliance** | ✅ | Both mention frameworks: **Basel III**, **IFRS9**, **CCAR**, and include experience with **AMR**, **OPA**, **scorecard models**, and **stress testing**. |
| **Tools & Technologies** | ✅ | Both highlight experience with **Python, SAS, SQL**, and use of **BigQuery**, **GCP**, and automation for **IFRS9/IRRBB**. |

**❌ Key Differences (Listed Only)**

1. LLM version includes **multiple repeated sections**, each expanding differently on the same job roles.
2. Manual version is more **compressed and streamlined**, listing only essential details.
3. LLM has **detailed bullet points** on validation metrics (e.g., KS, MAPE, ROB).
4. LLM includes **education with multiple degrees and certifications**; manual only states MBA.
5. Manual includes **shock simulation via SQL** and **GCP automation**, briefly touched in LLM.
6. LLM includes use of **reporting tools** like Tableau, QlikView (absent in manual).
7. LLM reflects **more strategic, stakeholder-focused roles**; manual is tool- and task-oriented.

**Matched Resume Pair**

* **LLM Resume:** Isha Porwal Resume\_formatted.txt
* **Manual Resume:** Isha Porwal svbfcb7.txt

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Notes** |
| --- | --- | --- |
| **Name & Degree** | ✅ | Both list **PGDM from NIBM Pune** and confirm experience in the BFSI sector. |
| **Summary** | ✅ | Describes experience in **credit risk modeling**, **PPNR**, **IFRS9**, and **regulatory analytics**. |
| **Modeling Experience** | ✅ | Both touch upon **PPNR models**, **IFRS9**, and use of **Python, R**, and statistical tools. |
| **Tools & Techniques** | ✅ | Common use of **SAS, Python, R**, **SPSS**, and **Stata**. |
| **Deliverables** | ✅ | Both versions reflect work related to **risk forecasts**, **scorecards**, **credit risk evaluation**, and **regulatory disclosures**. |

**❌ Key Differences (Listed Only)**

1. LLM version includes **detailed validation steps** (e.g., KS, AUC, overlays).
2. Manual resume is **high-level**, mentioning model execution but not technique.
3. LLM resume adds **market risk work** (RNIV, VaR) and **retail/CRE scorecards**.
4. Manual focuses on **ESAF, Pillar 3 disclosures, MSME loan evaluations**.
5. LLM includes **macroeconomic forecasting**, missing in manual.
6. Manual resume is **shorter and business-facing**; LLM is more technical.
7. LLM includes a full **IFRS9 JD and training contributions**, manual does not.

**Matched Resume Pair**

* **LLM Resume:** Kshitij\_Sahdev\_CV (002)\_formatted.txt
* **Manual Resume:** Senior Kshitij Sahdev anzscorecards.txt

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Notes** |
| --- | --- | --- |
| **Name & Degree** | ✅ | Both confirm **Masters in Environmental Economics** and **Bachelors in Economics**, with the correct institutions and dates. |
| **Summary** | ✅ | Emphasis on **predictive modelling**, **machine learning**, and **credit risk for BFSI** with 3+ years of experience. |
| **Technical Stack** | ✅ | Both include **SAS**, **Python**, **Pyspark**, and tools for predictive and statistical modeling. |
| **Modeling Experience** | ✅ | Both mention experience in **PD model development**, **scorecards**, and **macroeconomic forecasting**. |
| **Use Cases** | ✅ | Aligned on projects like **XGBoost for PD**, **scorecard validation**, **multivariate forecasting**, and **model automation**. |
| **Innovation** | ✅ | Both highlight **LLMs, deep learning, and autoencoders** (e.g., Denoising Autoencoders, HuggingFace). |

**❌ Key Differences (Listed Only)**

1. Manual version lists more **innovative projects** (e.g., Covid-19 Index, identity theft reports).
2. LLM version includes **regulatory compliance work** (IFRS9, IRRBB), manual does not.
3. Manual focuses more on **PySpark conversions and PCA**; LLM on **framework building and validation cycles**.
4. LLM lists **climate risk modeling**, **scorecard lifecycle**, and **board-level reporting**.
5. LLM has **structured format with sections**, manual uses compact narrative blocks.
6. Manual includes **specific use cases** (e.g., maritime delay analysis), LLM does not.
7. Manual shows broader **cross-domain applications**, LLM sticks to credit risk and banking.

**Matched Resume Pair**

* **LLM Resume:** Nidhika-Tomar\_formatted.txt
* **Manual Resume:** Manager Nidhika Tomar anzscorecards.txt

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Notes** |
| --- | --- | --- |
| **Name & Degree** | ✅ | Both confirm **M.A. in Economics from Delhi School of Economics** and **B.A. in Economics from Delhi University**. |
| **Summary** | ✅ | Both emphasize 5+ years of experience in **credit risk modeling**, **stress testing**, **capital emulator development**, and **regulatory compliance (IFRS9, ICAAP)**. |
| **Modeling Work** | ✅ | Both describe **stress-testing portfolio evolution models**, **capital suite PD/EAD/LGD models**, and **impairment emulator** development. |
| **Techniques and Tools** | ✅ | Shared use of **SAS**, **SQL**, **Python**, **PyCharm**, and **GIT**. Both refer to **PPD** and **FSD** sub-models for forecasting accuracy. |
| **Regulatory Compliance** | ✅ | Common elements include **ICAAP**, **RWA computation**, **house price index (HPI)** sensitivity, and large-scale account exposure analysis. |

**❌ Key Differences (Listed Only)**

1. LLM resume includes **more structured sectioning** (e.g., regulatory compliance, model development).
2. Manual resume integrates more **narrative and banking context** (e.g., “guided affordability of 1.2 mn accounts”).
3. LLM version mentions **machine learning (neural networks)** and tools like GIT more explicitly.
4. Manual uses **quantified results** (e.g., account volumes, exposure size) more often.
5. LLM has additional skills listed (e.g., regression, capital forecasting), manual sticks to domain use cases.
6. Manual resume includes **tools embedded in context**, while LLM uses a dedicated skills section.

**Matched Resume Pair**

* **LLM Resume:** Munna Choudhary\_formatted.txt
* **Manual Resume:** Munna Choudhary hsbcifrs9v2.txt

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Notes** |
| --- | --- | --- |
| **Name & Degree** | ✅ | Both resumes identify **Munna Choudhary**, with an **MSc in Finance** and over **5 years of credit risk experience**. |
| **Summary** | ✅ | Common focus on **IFRS9**, **ECL estimation**, **credit risk modeling**, **regulatory compliance**, and **predictive modeling**. |
| **Modeling Work** | ✅ | Both detail experience in **PD/LGD/EAD model development**, **validation**, **calibration using Pluto Tasche**, and **Python-based monitoring infrastructure** (Gini, PSI, CSI). |
| **Tools & Techniques** | ✅ | Both mention expertise in **SAS, SQL, Python**, and usage of advanced **ML techniques and forecasting**. |
| **Regulatory/Compliance** | ✅ | Aligned around **IFRS9**, **CCAR**, **IRRBB**, **SS1/23 compliance**, **stress testing**, and **ICAAP support**. |

**❌ Key Differences (Listed Only)**

1. LLM resume has **expanded format** with additional sections (tools, education, regulatory guidelines).
2. Manual version includes **specific portfolio types** (e.g., HNI Classic Car, SME Real Estate).
3. LLM explicitly lists **scorecard revalidation lifecycle** (AMR to revalidation), manual references indirectly.
4. Manual version mentions **GSIB model governance**, which LLM omits.
5. LLM includes **thought leadership and TRIM/SR 11-7 references**, manual is focused on task-level accomplishments.
6. LLM adds **climate risk and RNIV model validation**, not directly stated in the manual.

**Matched Resume Pair**

* **LLM Resume:** Narendra\_Sahu\_CreditRisk\_formatted.txt
* **Manual Resumes:**
  + Narendra Sahu svbfcb3.txt
  + Narendra Sahu svbfcb4.txt
  + Narendra Sahu svbfcb5.txt

All three manual files contain consistent content with variations in structure, so they can be treated as one reference.

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Notes** |
| --- | --- | --- |
| **Name & Degree** | ✅ | All resumes correctly mention **Narendra Sahu**, with qualifications: **MSc Financial Economics (Madras School of Economics)**, **B.Tech in Electrical Engineering**, and **Executive Program at IIM (2023)**. |
| **Summary** | ✅ | All versions highlight **10+ years of experience** in **credit risk modeling**, **CCAR stress testing**, **IRB models**, **IFRS9/ECL implementation**, and **regulatory compliance** (BCBS239). |
| **Model Development & Validation** | ✅ | Consistent references to development and validation of **PD, LGD, EAD, and CCF** models, including **PiT models**, CCAR frameworks, and IRB regulatory adherence. |
| **Tools & Technologies** | ✅ | All versions list core tools: **Python, R, R Shiny, R Markdown, SQL, VBA, SAS, Excel**, and platforms like **Power BI**, **Tableau**, **AWS**, and **Azure**. |
| **Project Experience** | ✅ | Shared project experiences include: |

* **ECL UI applications** for Middle Eastern banks
* **Credit scoring models** for a Myanmar bank
* **Climate risk modeling** using **Bayesian networks**
* **Automation using R Markdown**
* **Model deployment, UAT, and full lifecycle model validations** |  
  | **Leadership & Collaboration** | ✅ | All resumes indicate leadership in automation, model lifecycle, reporting, and regulatory compliance across teams in Asia and Europe. |

**❌ Key Differences (Listed Only)**

1. LLM resume is more **structured**, with clearly separated sections (e.g., Leadership, Compliance).
2. Manual resumes (especially svbfcb4/svbfcb5) are **narrative-driven**, focusing on project flow.
3. LLM includes **Recovery & Resolution Plan (RRP) activities**, not explicitly found in manuals.
4. Manual resumes emphasize **GSIB alignment**, **PRA**, and **PiT calibration**.
5. LLM includes mention of **climate physical risk assessment**, which is only implied in the manuals.
6. LLM includes **client names/geographies** more explicitly (e.g., Europe, Myanmar).
7. Manual resumes include **scenario analysis, Monte Carlo simulation**, and **bridge to AI/ML techniques** in more detail.

**Matched Resume Pair**

* **LLM Resume:** Praveen R- Resume\_formatted.txt
* **Manual Resume:** Praveen R svbfcb5.txt

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Notes** |
| --- | --- | --- |
| **Name & Degree** | ✅ | Both resumes confirm **MBA/PGDM from NIBM Pune** and **B.Tech in IT from Government Engineering College, Thiruvananthapuram**. |
| **Summary** | ✅ | Consistent emphasis on **7+ years** of experience in **model validation**, **credit risk analytics**, and **regulatory compliance** (CCAR, DFAST, CECL, IFRS9). |
| **Model Validation Experience** | ✅ | Both highlight validation of **PD, EAD, Recovery models**, and **quarterly backtesting**, along with **Annual Model Review** processes and documentation practices. |
| **Regulatory Alignment** | ✅ | Both reflect adherence to **CCAR**, **CECL**, and **ICAAP** validation frameworks. |
| **Tools & Skills** | ✅ | Both mention hands-on experience with **Python, SAS, SQL**, and credit risk analytics across **scorecards** and **behavioral models**. |
| **Automation & Process Improvement** | ✅ | Both mention **automation initiatives using Python** and **process improvement documentation** for regulatory and business alignment. |

**❌ Key Differences (Listed Only)**

1. LLM resume adds **MRM policy enhancements and model risk rating criteria**.
2. Manual resume uses a **more concise format**, LLM gives **detailed model types and methods**.
3. LLM version expands on **specific projects** (e.g., Citi automation, CRMC/RMC reporting), manual omits.
4. Manual format is **domain-focused**, LLM includes **soft skills** (critical thinking, collaboration).
5. LLM includes **scorecard and rating migration review** details, briefly mentioned in manual.
6. Manual includes **title ("Manager") and role reference (EY FSRM)** up front; LLM uses a generic header.
7. LLM includes **structured “Other Experience” section**, manual integrates within core bullet points.

**Matched Resume Pair**

* **LLM Resume:** Resume\_Rahul\_kushwaha\_formatted.txt
* **Manual Resume:** Rahul Kushwaha svbfcb5.txt

**🔁 Summary of Commonalities (Structure & Content)**

| **Section** | **Match** | **Details** |
| --- | --- | --- |
| **Name & Education** | ✅ | Both resumes list: |

* MSc. Quantitative Economics – ISI New Delhi
* B.A. Hons Economics – University of Delhi |  
  | **Summary** | ✅ | Both highlight expertise in credit risk model validation, time series analytics, and financial modeling. |  
  | **IFRS9 & Regulatory Work** | ✅ | Both confirm experience in **IFRS9**, **ECL computations**, and understanding of **regulatory frameworks** (e.g., CCAR, IRRBB). |  
  | **Model Validation Experience** | ✅ | Shared experiences include:
* PD/LGD validation
* Use of KS, AUC, Gini
* Model documentation
* Board presentations
* Gap remediation with stakeholders |  
  | **Loan Disbursement Analytics** | ✅ | Both mention working on a disbursement project that improved outcomes by ₹30+ crore using data-driven methods. |  
  | **Technical Tools** | ✅ | Consistent listing of **Python, R, SQL, STATA, LaTeX, MS Office** across both versions. |  
  | **Dashboarding & Visuals** | ✅ | Mentions development of **interactive dashboards** using Python to aid model interpretation. |

**❌ Key Differences (Listed Only)**

1. LLM resume includes **end-to-end model development**, manual only shows validation focus.
2. LLM includes **project-level descriptions** (e.g., Gini improvement of 14%, EDA, feature engineering).
3. Manual resume mentions **EY role and grade ("Senior in FSRM")**, LLM omits that organizational anchor.
4. LLM includes **UN internship with ML models** (ridge, XGBoost); manual doesn’t.
5. LLM includes **soft skills**, publications, training contributions, and **audit coordination**.
6. Manual resume is **brief and delivery-focused**, LLM is **detailed and performance-driven**.
7. LLM mentions **MSME Sampark magazine authorship**, manual doesn’t.