This Role supports development of credit rating models, for wholesale/retail portfolios, ensuring they align with business objectives.

This will include:

* Develop risk rating models and perform PD/LGD calibration
* Perform data quality checks to ensure data is suitable for modelling purposes.
* Collaborate with business units to understand requirements and ensure models meet strategic objectives and regulatory standards.
* Use statistical and machine learning techniques to enhance model accuracy and robustness.
* Ensure all credit risk models comply with relevant regulatory guidelines and standards including IRB approach.
* Document model development process, including assumptions, limitations and potential risks
* Establish and maintain effective working relationship with key stakeholders across businesses served.

To be successful in this role, the candidate should possess:

* Quantitative degree in statistics, actuarial, econometrics, mathematics, physics, engineering or related field
* At least 5 years of experience in credit risk model development or validation
* Python/Advance SAS programming skill
* Proactive, take ownership and able to work with minimum guidance
* Experience in wholesale portfolio modelling or analytics is preferred.
* Ability to identify and analyses information quickly and efficiently; leverage innovative and creative solutions to solve problems related to data and models.
* Familiarity with regulatory guidelines related to IRB model development.
* Good written and verbal communication, and stakeholder management skills.