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Credit Risk Analyst • CFA Level 2 Passed • Quantitative Modelling (Python/SQL)

Professional Summary

Results-oriented Credit Risk Analyst with a proven track record in **Due Diligence, Quantitative Risk Modelling,** and **Counterparty Assessment.** Bayes Business School MSc graduate and **CFA Level II** passed. **Engineered an automated reconciliation model** that reduced discrepancies by **33%** and improved data integrity by **40%.** Expert in leveraging **Python (Pandas, NumPy, Scikit-learn)** and SQL to build **PD/LGD/EAD models** and ensure compliance with **IFRS 9, IFRS 16, and Basel III/IV** frameworks. Independent developer of Python-based stress-testing architectures (Black-Scholes/Binomial) for high-volatility scenarios.

Skills

Technical Skills: Python (Pandas, NumPy, Scikit-learn), SQL, Advanced Excel (VBA, Macros)

Risk & Regulatory Skills: Credit Risk Modelling (PD/LGD/EAD), Stress Testing, Scenario Analysis, Counterparty Risk, Financial Statement Analysis, IFRS 9 / US GAAP / IFRS 16, Basel III / Basel IV (CRR III) concepts, Knowledge of COREP/FINREP reporting standards and ICAAP frameworks

Languages: English (C2 - Proficient), Hindi (Native), Dutch (Beginner – learning)

Experience

Independent Quantitative Researcher

Jaipur, India — June 2025 – Present

- **Credit Risk Modelling:** Architected end-to-end **PD, LGD, and EAD credit risk models** on a high-volume dataset (**460,000+ records**) using **Python (Pandas/Scikit-learn)**
- **Model Validation & Compliance:** Implemented rigorous validation techniques, including **WOE/IV analysis, Logistic Regression, ROC/AUC, Gini coefficients, and KS Statistic** to ensure model stability and alignment with **Basel III** regulatory guidelines
- **Financial Simulation:** Developed **Black-Scholes and Binomial Tree** option pricing models in Excel and Python, utilising real-time **Nifty50 market data** to stress-test volatility assumptions and pricing accuracy

Infospectrum Ltd (Financial Services & Counterparty Risk Intelligence) – Credit Risk Data Analyst

London, UK — September 2022 – December 2024

- Engineered an automated reconciliation model for **120+ entities**, slashing data inconsistencies by **40%** and reducing reporting discrepancies by **33%**, directly impacting regulatory reporting accuracy
- Executed due diligence and counterparty credit risk assessments for large-cap firms using **40+ financial ratios** (Liquidity, Solvency); enhanced risk grading accuracy by **30%**, leading to more precise credit rating assignments
- **Led a 3-person analyst** team to restructure credit review protocols, increasing operational throughput by **50%** and reducing turnaround time for ratings approvals

Education and Certification

CFA Institute Passed Level 2 of the CFA® Program — January 2025 – May 2025

- Strengthened skills in regression and time-series analysis, financial reporting quality, valuation methods, and the analytical frameworks used to assess companies across sectors

Bayes Business School (formerly Cass), City University of London

MSc Banking & International Finance — September 2021 – September 2022

- Director of Research: led a 10-person team on FTSE100 regulatory impact studies; grew society engagement by 130%

K.J. Somaiya, University of Mumbai

Bachelor’s in Management Studies (Finance) — August 2016 – May 2019