Varna Krishnakumar

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WORK EXPERIENCE:

Lloyds Banking Group, London, United Kingdom

Financial Risk Analyst – MI & Op-loss Reporting   February 2023 - Present

- Monthly insight specialist delivering high quality reports to stakeholders which includes Risk Weighted Assets Estimation collectively after Model runs large sets of customer data which then extracted from **LeMan's**, using **SAS** explored using advanced Excel techniques and visualized using **Power-BI.**
- Operational Loss Reporting for **ORX** using Business Objects as data source, **Python** for report automation, **GitHub** for version control and knowledge of model risk One **RCSA** for retrieving Risk event details.
- Automated Unsecured Customer Score trends data dashboard using **DAX** for Power-BI to drive meaningful insight from CARDS, PCA & LOANS customer behaviors which reduced report generation time by 25%.
- Owner of various Data and **Model Governance** documentation which requires cross team collaborations and timeliness.
- Designed an automated House Price Index dashboard for all 13 regions using **Python** and **Jupyter** notebook.

Customer Advisor – Branch Banking   July 2022 – February 2023

- Advised customers on **account operations** and generated leads for consultants and wealth managers.
- Managed daily cash operations, facilitated money transfers, and resolved customer queries, ensuring high satisfaction.
- Participated in training on **AML**, **CDD**, and Fraud to enhance customer protection and **compliance**.
- Gained knowledge in risk management, including operational, strategic, compliance, and financial risks, and learned about risk mitigation strategies and models.

The Federal Bank Limited, India
Associate Banker

- Maintained **accurate** customer account data and transitioned 300+ business accounts to a **digital platform**, reducing branch resources by 20% and supporting remote access.
- Formulated investment **strategies** by analysing market options, helping clients achieve their financial goals also optimizing the sales and informing strategic customer targeting decisions for the leadership
- **Designed** various digital information journeys for current and savings account holders from opening and maintaining their accounts.

EDUCATION:

Master of Banking & Finance   January 2022 - January 2023
Queen Mary University, London
Bachelor of Engineering in Electronics and Communication   August 2010 - June 2014
MG University, India

SKILLS:

- Risk Management: SAS, Python, Big Query
- Data Analysis and Visualization: Excel, Power BI, Tableau, Looker
- Financial Analytics: Bloomberg terminal, Refinitiv Workspace
- Programming: SAS, Python, SQL, C++.
- Regulatory Knowledge: Basel III, IFRS, ICAAP
- Regulatory Reporting: ORX, FINREP, COREP
- Credit Risk Analysis & Market Risk Analysis
- Financial Reporting
- Scenario Analysis & Stress testing
- GCP, Git Hub, JIRA, Confluence.
- Certifications: Bloomberg Market Concepts, Git & GitHub Essentials, ESG in Finance

PROJECTS:

- **Merger & Acquisition Proposition for Footlocker and Sketcher using** Accretion/ Dilution Assessment, Synergy Evaluation, Premium Calculation & Other Growth Assumptions was put forward after collecting 10k reports from EDGAR to look at the profit margins if Footlocker was acquired by Sketchers.
- **Discounted Cash Flow (DCF) analysis for Unilever PLC** by projecting future cash flows, discounting them with the Weighted Average Cost of Capital (WACC), and comparing the intrinsic value to the market price. Our findings indicate that Unilever's shares are undervalued, suggesting a BUY recommendation at an estimated value of £47.12 per share.
- **Attendance using Face Recognition in classrooms:** facilitated by components like breadboards, capacitors, cameras, and microchips. This system utilizes programming to identify and log students based on facial features. It integrates hardware and software to create an efficient and accurate method of monitoring student presence in educational settings.