**Asia Kousar**

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Eligible to work anywhere in US



**SUMMARY:** A 4.0 GPA MBA graduate and certificate in Fintech from Northwestern University with eight years of international banking experience at a large commercial bank. Proficiency in analytical skills and forecasting. Learning background in Python, pandas with a strong interest in machine learning and financial modeling. Successfully managed a credit portfolio of PKR 900 million as Regional Credit Analyst.

Managerial Accounting Forecasting Financial Reporting

Financial Modeling Predictive Modeling Risk Analysis Machine Learning Understanding of Financial Statements and Financial Ratios

**SKILLS**

**Platforms/Programs/Tools:** Pandas, NumPy, Pyviz, Plotly, Matplotlib, TensorFlow, Scikit-learn., FINTA, Facebook Prophet

**Languages:** Python, SQL

**Concepts:** Time Series Analysis, Machine learning applications, Monté Carlo simulations; Logistic Regression

**PROJECTS:**

**Predicting Stock Prices with Ensembled Modeling |** [**https://github.com/asiatanvir/Stock\_prediction\_Ensembled\_Modeling**](https://github.com/asiatanvir/Stock_prediction_Ensembled_Modeling)

* Summary: Applied ensembled models to predict stock prices for chosen stock ticker during a short run (i.e. next day) by using technical analysis as predicting methodology.
* Role: Implemented Stacking Regressor, Voting Regressor based upon five machine learning models.
* Language: Python | Libraries: Sklearn,xgboost, hvplot, yahooFinance

**Algorithmic Trading with Machine Learning and Back testing with Python |**[**https://github.com/asiatanvir/Algo\_Trading\_ML\_Model**](https://github.com/asiatanvir/Algo_Trading_ML_Model)

* Summary: Applied algorithmic trading models using two indicators, Moving Average Convergence / Divergence (MACD) and Simple Moving Average (SMA) to analyze past price trends and generate buy & sell signals for trading. Furthermore, Strategies were tested through the python framework 'backtesting.py'.
* Role: Implemented MACD strategy, built three machine learning models and back tested trading strategy with backtesting.py
* Language: Python | Libraries: Sklearn, back testing, matplotlib, yahooFinance

**Airline Delay Analysis |** [**https://github.com/asiatanvir/Airline\_Delay\_Analysis**](https://github.com/asiatanvir/Airline_Delay_Analysis)

* Summary: Exploratory data analysis for flight arrivals and delays for U.S. airports through January 2018 – December 2022
* Role: Performance Analysis and Root Cause Analysis
* Language: Python | Package: Pandas | Libraries: matplotlib, hvplots, NumPy

**EDUCATION:**

**Northwestern University School of Professional Studies** *Oct-23 -in Progress*

Certificate in Fintech **University of Mary Washington** *March 2018- Dec 2019*

Master of Business Administration

Honors: Member of Beta Gamma Sigma, GPA 4.0

Relevant Coursework: Financial Management, Corporate Finance, Managerial Accounting  
 **International Islamic University,** **Islamabad Pakistan** *Sep 2004- Aug 2006*

Master of Business Administration (Finance)   
 **University of Punjab** *Sep 2002- Aug 2004*

Bachelor of Science (Mathematics & Computer Science)

**PROFESSIONAL EXPERIENCE:**

**National Bank of Pakistan** Gujrat, Pakistan

*Regional Credit Analyst-Assistant Vice President Jan 2013- Sep 2015*

* Managed credit portfolio for PKR 600 million commercial and PKR 300 million retail clients.
* Recognized to work collaboratively with partners to maximize market opportunities to enhance the Region’s credit growth.
* Established and monitored customer credit lines by performing Financial Statement analysis, ratio analysis and market analysis that achieved forecasting accuracy above 90%.
* Collaborated with the recovery department for loan restructuring/write offs to reduce bad debt losses.
* Assisted Credit General Manager with performance evaluations of the credit team.
* Rewarded performance award.

*Regional Credit Analyst July 2010- Dec 2012*

* Assisted in managing credit portfolio for the entire Gujrat region, consisting of 42 branches and 500 commercial clients.
* Established and monitored customer credit lines by performing financial statements and market analysis.
* Often tagged by management to conduct training programs jointly with Credit General Manager for development of the credit team.

*Branch Credit Officer Jan 2007- June 2010*

* Handled portfolio of more than PKR 100 million assets including commercial and retail clients
* Established and monitored customer credit lines by performing Financial Statement analysis and market analysis.
* Reduced turnaround time by 30% through developing a system for branch credit processing.
* Recognized for deepening client relationships, meeting clients’ financial needs, and providing a high standard of customer service.

**ACHIEVEMENTS/AWARDS:**

* Member of Beta Gamma Sigma, University of Mary Washington
* Two significant promotions within first seven years at National Bank of Pakistan, promoted to Assistant Vice President
* Two Performance Achievement Awards at National Bank of Pakistan (2010 and 2014)