CHANDRANSHU JAIN

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SUMMARY

Credit Risk & Modelling professional with 2.5 years of experience in credit analysis, borrower portfolio monitoring, stress testing, and statistical modelling across retail and corporate portfolios. Strong quantitative foundation (M.Sc. Statistics – Gold Medalist) with experience collaborating with global stakeholders and delivering data-driven risk insights.

SKILLS

Competencies: Risk Modelling, Portfolio Monitoring, PD Modelling, CECL, IFRS9, Stress Testing CCAR, Statistical Analysis
Programming Tools: Python, R, SQL, R Shiny, MS Excel, PowerPoint
LLM/GenAI: LangChain, LangGraph, CrewAI, RAG, Prompt Engineering, Agentic AI, Embeddings, Vector DBs

WORK EXPERIENCE

Moody's Analytics

Risk Consulting Associate	*Nov 2025 – Jan 2026*
Asst. Risk Consulting Associate	*Jul 2023 – Oct 2025*

Credit Risk Modelling and Risk Management

● **Retail Auto Loan Risk Model Suite Development**
  o Performed borrower level credit analysis on a US Bank's retail loan portfolio of **7L+ obligors** and **25M+ records**
  o Developed **Probability of Default (PD)** models using **logistic regression**, complemented by Prepayment (Logistic Regression) and Curtailment (Linear Regression) models using **R** and **Spark.** Calibrated models for CCAR-aligned stress testing, including Stressed PD projection and rigorous Challenger Model validation against internal benchmarks.
  o Achieved **strong model performance** with AUC ROC more than 75% and the error rates less than 10%.
  o Partnered with internal teams to ensure models aligned with **business outcomes, regulatory expectations**.
● **Model Risk Governance Automation: SR 11-7 Compliance Platform**
  o Developed **Model Risk Management** application (R + Shiny + GPT-4o integration) aligned with **SR 11-7**, automating regulatory reporting, reducing reporting time by 70%.
  o Applied **quantitative and qualitative methods** to enable data-informed risk assessments for **C&I and CRE portfolios** — directly driving greater client satisfaction and better business decisions in collaboration with internal stakeholders.

Generative AI and other initiatives

● **Drove AI adoption** and more than 30% efficiency gains by **leading initiatives** and **training sessions** on **efficient usage of Copilot**, **GenAI understanding** and **knowledge graphs**, enhancing team workflows and development practices.
● Developed a **chatbot** using **LangChain**, **OpenAI** and **PostgresDB**; enabled cross-team adoption at the corporate level by streamlining user queries with **efficient RAG-based document retrieval**.
● Prototyped Agentic AI workflow solution to generate automate analytical narratives for stress testing, improving clarity of insights for leadership.

Intern	*May 2022 - Aug 2022*

● **Automated and optimized Economic Capital and scenario analysis** output files using R, improving execution speed and accuracy by 70%, enhancing financial reporting efficiency and reliability across multiple risk portfolios.

CERTIFICATIONS

● Ranked in **top 2% with 79%** in **NPTEL's** *Introduction to Large Language Models*, demonstrating strong grasp of LLM architectures, transformer models, and their practical applications.
● **DeepLearning.AI** – **Top 5% learner** across diverse courses including Prompting, MCP, DsPy, and LLM production workflows.

AWARDS & RECOGNITION

● **Delivered award-winning solutions**, completing tasks with **high precision and accuracy**, consistently meeting tight deadlines and exceeding client expectations, driving **client satisfaction and business growth**.
● Awarded **IMPACT awards** for displaying exceptional display of commitment and detail in stressful situation and ensuring high quality work in code development.

EDUCATION

Hindu College	**New Delhi, India**
*M.Sc. Statistics (Gold Medallist)	9.667*	*Nov 2021 – July 2023*
Ramjas College	**New Delhi, India**
*B.Sc.(H) Statistics (Course Topper)	9.62*	*Jul 2018 - July 2021*
City Montessori School	**Lucknow, India**
*12th (ISC)	96%*	*Jul 2017 - May 2018*