

CHANDRANSHU JAIN

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SUMMARY

Data professional with expertise in credit risk, risk modelling, data analytics, LLM-based applications, and AI adoption initiatives and explored Agentic AI to drive product innovation—recognized at Moody's for impactful, client-centric analytics and automation.

SKILLS

Competencies: Risk Modelling, Linear and Logistic Regression, Statistical Analysis, Machine Learning, Time Series Modelling

LLM/GenAI: LangChain, LangGraph, CrewAI, RAG, Prompt Engineering, Agentic AI, Embeddings, Vector DBs, LLMops

Programming: Python, R, SQL, R Shiny

Tools & Frameworks: Streamlit, PostgresDB, MS Excel, PowerPoint, FastAPI

WORK EXPERIENCE

Moody's Analytics

Asst. Risk Consulting Associate

Jul 2023 – Present

Model Risk Management and Solution Development

- Architected and delivered a **Model Risk Management product** for C&I and CRE portfolios using R, R Shiny Application, with GenAI integration using OpenAI's GPT-4o — reducing report delivery time by over 70% and strengthening operational efficiency.
- 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.

Credit Risk Modelling

- Interpreted business requirements for risk models (**default, prepayment, curtailment**) on a retail auto loan portfolio of **7L+ obligors** and **25M+ records** and engineered different data and modelling pipelines (probability of default, prepayment and curtailment models) using sparklyr and **Spark** clusters in **R** for scalable model development.
- Achieved **strong model performance**: Default model (ROC ~80%), Prepayment model (ROC ~70%), Curtailment model (MAE <10%).

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 an **AI chatbot** using **LangChain, OpenAI** and **PostgresDB**; enabled cross-team adoption at the corporate level by streamlining user queries with **efficient RAG-based document retrieval**.

ESG and Climate Risk

- Engineered API-integrated, modular R solution for Climate Regulatory Stress Testing (CRST), processing **100,000+ records** with **95%+ accuracy** — delivering **10+ large-scale projects** on time in collaboration with cross-functional teams.
- Prototyped **Agentic AI workflow solution** to generate **data-informed narratives** from stress test results, empowering stakeholders' decision-making.

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.

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 award** for displaying exceptional display of commitment and detail in stressful situation and ensuring high quality work in code development.

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.

EDUCATION

Hindu College

M.Sc. Statistics (Gold Medallist) | 9.667

New Delhi, India

Dec 2021 - May 2023

Ramjas College

B.Sc.(H) Statistics (Course Topper) | 9.62

New Delhi, India

Jul 2018 - May 2021

City Montessori School

12th (ISC) | 96%

New Delhi, India

Jul 2017 - May 2018