Cover Letter

- Highest asset value (in GBP) individual risk tolerance: 0.555

•Github Link: https://github.com/hmshuv/OXFORD-RISK-ASSIGNMENT.git

•I'm applying because the role sits at the perfect intersection of the two things that motivate me most, turning data into insight and building products that matter. Currently finishing a B.Tech. in Computer Science in India, I've already had the chance to push the frontier of applied machine learning: as an ML research intern at the National Astronomical Observatory of Japan, I helped Prof. Maria Giovanna Dainotti to develop models for astronomical data and co-authored two peer-reviewed papers. Those projects taught me how rigorous science turns complex, noisy data into clear answers, and how much I enjoy that process. Your team's work on behaviour-aware analytics feels like a natural next step: it combines cutting-edge data-science problems with real-world impact on the way people make financial decisions. I'm eager to bring my research experience, coding skills, and curiosity to help push that mission forward. I've also poured my heart into the project Oxford Risk assigned for this selection process: working exhaustively through every angle of the two datasets so that complex behavioural and portfolio signals translate into clear, decision-ready insights. That hands-on deep dive has only strengthened my conviction that this is exactly the kind of work—and the kind of team—I want to contribute to.