

# Mayank Juyal, FRM

## Senior Credit Risk Manager

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*Certified Financial Risk Manager (FRM) with 7+ years of experience in financial services, banking, and programming. Mentored 5+ credit analysts and collaborated with 15+ relationship managers to manage a £50M+ credit portfolio. Earned an MSc Financial Engineering after completing FRM certification to deepen expertise in credit risk models, regulatory compliance, IFRS 9, Basel III, stress testing, and ICAAP. Proficient in Python, R, SQL, and Power BI, seeking opportunities in credit risk.*

### SKILLS

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|--------------------------------------|--------------------------------|----------------------------|
| • Credit Risk Modelling   Validation | • Predictive Modelling         | • Risk Policy              |
| • PD, LGD, EAD Modelling             | • Statistical Modelling        | • PRA & FCA Guidelines     |
| • IFRS 9   Basel III   ICAAP         | • Python   R   SQL   VBA       | • Risk Appetite Frameworks |
| • Stress Testing                     | • Power BI                     | • Data Processing   EDA    |
| • Risk Governance                    | • Derivatives Pricing          | • Workflow Automation      |
| • Portfolio Risk                     | • Monte Carlo Simulations      | • Financial Modelling      |
| • Underwriting                       | • Financial Statement Analysis | • ETL  Ab Initio           |

### KEY PROJECTS

- **Credit Risk Modelling & Compliance** – Developed PD, LGD, and EAD models and scorecards in Python, integrating machine learning and advanced statistical techniques to enhance credit risk assessment and regulatory compliance. Improved predictive accuracy, reducing default misclassification rates.
- **Market Beta Decomposition for Asset Pricing** – Enhanced asset pricing models by decomposing market beta (CAPM) into four semibetas, using semicovariances resulting in an 8.17% excess annual return with a Sharpe ratio of 0.92 using a long-short strategy. Provided quantitative insights for portfolio optimisation.
- **Derivative Pricing Automation** – Developed a Python-based Monte Carlo simulation framework to estimate delta for Asian and Barrier options. Utilized the Black-Scholes model and geometric Brownian motion to simulate price paths. Implemented path-dependent payoff calculations, enabling customized risk management strategies.

### PROFESSIONAL EXPERIENCE

**Senior Credit Manager - Working Capital** | Kotak Mahindra Bank | Delhi, India

Feb 2022 – Aug 2022

- Evaluated credit risk for MSME clients through financial & ratio analysis, projections, project report reviews, collateral assessment, legal due diligence, and repayment capacity analysis to mitigate risk, assess creditworthiness, and structure working capital, CapEx loans, and trade finance limits of up to INR 500M (£5M).
- Utilized PD, LGD, and EAD models, scorecards, and early warning indicators to ensure adherence to internal risk frameworks.
- Monitored portfolio health by analyzing financial statements and account conduct reports to identify early signs of financial distress, restructure high-risk accounts, and proactively manage client renewals and enhancements.
- Presented risk insights to senior leadership and credit committees, ensuring alignment with risk appetite frameworks and lending policies for a portfolio exceeding INR 10B (£100M).
- Facilitated risk workshops with 5+ cross-functional teams, including relationship managers, operations, and risk teams, aligning credit strategy, risk governance, and policy frameworks.

**Credit Manager – Wholesale Credit Risk** | HDFC Bank | Pune, India

May 2018 – Jan 2022

- Assessed credit risk for MSME clients across working capital, CapEx loans, and trade finance exposure up to INR 100M (£1M), utilizing financial statement analysis, trend analysis, and financial modeling.
- Managed a diverse portfolio of 500+ clients, totaling INR 5B (£50M), ensuring credit quality and risk mitigation.
- Identified stressed accounts using early warning indicators (EWIs) and regularly reviewing credit limits and implemented corrective actions, exit strategies, or rehabilitation measures to reduce NPAs.
- Optimized credit decisioning and risk monitoring, collaborating with 15 relationship managers and external vendors to automate workflows and enhance risk reporting efficiency.
- Reduced NPAs by 20% and maintained zero early mortality through proactive portfolio risk management.
- Facilitated the distribution of INR 1.2B (£12M) in government aid to MSME clients during COVID-19, ensuring timely financial support in crisis situations.

**Senior Software Engineer** | Infosys | Pune, India

Feb 2013 – May 2016

- Developed and optimised ETL workflows using Ab Initio and Informatica for a multinational bank, improving data extraction, transformation, and loading efficiency, reducing processing failures by 30%.
- Designed, maintained, and monitored production workflows for the TLE tool at a multinational company, implementing automation and performance tuning, cutting system errors by 25%.

## **EDUCATION**

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**University of Birmingham** | MSc Financial Engineering | Sep 2023 - Sep 2024

**Symbiosis International University** | MBA, Finance | May 2016 - May 2018

**University of Petroleum and Energy Studies** | B.Tech Aerospace | May 2008 - May 2012

## **CERTIFICATIONS**

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**PD, LGD, and EAD Modelling (Udemy)** – 2025

**Classification Modelling (Udemy)** – 2025

**Quantitative Finance and Algo Trading in Python (Udemy)** – 2025

**FRM (GARP)** – 2023

**Bloomberg Market Concepts** – 2018

**Financial Modelling (EDUCBA)** – 2018