

Chandra Shekhar Reddy Malluri | Financial Analyst

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Professional Summary:

- 5+ years of experience as a Financial Analyst with a deep specialization in financial risk management, advanced analytics and regulatory compliance.
- Demonstrated expertise across the financial services sector, including fintech, insurance and corporate credit.
- Adept in a comprehensive technology stack encompassing Python, SQL, R and specialized platforms such as Snowflake, Prophet and RiskAgility.
- Expert in business intelligence and data visualization using Power BI, Tableau and Plotly. Proven track record of building and deploying AI/ML models for credit risk and fraud detection with scikit-learn, TensorFlow and PyTorch.
- Skilled in NLP-driven sentiment analysis with BloombergGPT and FinBERT and proficient in automating complex workflows with RPA tools like UiPath and Blue Prism.
- Extensive experience designing robust financial forecasting, actuarial and stress-testing models and ensuring enterprise-wide compliance with regulatory standards from SEC, FINRA, IRDAI and RBI.

Technical Skills:

Financial Modeling & Analysis:	Advanced Excel (Pivot Tables, Sensitivity Analysis, Forecasting), Prophet (Moody's) for actuarial valuations, RiskAgility for scenario testing, Financial Forecasting Models (ECL, SME Risk, Actuarial Reserving), ICAAP & IFRS 9/Ind-AS 109 frameworks
Risk & Compliance Analytics:	AML & KYC Risk Assessment (SAS AML, ComplyAdvantage), Credit Risk Scoring, Stress Testing & Sensitivity Analysis, Portfolio Monitoring (KRIs), RBI Prudential Norms, IRDAI Compliance, SEC/OCC/FINRA Regulatory Reporting
AI, Machine Learning & NLP:	Python (scikit-learn, TensorFlow, PyTorch), Fraud Detection Models, Sentiment Analysis (BloombergGPT, FinBERT), Statistical Modeling (R, RStudio), Probability Distributions for Premium Pricing, AI-Powered Underwriting Models
Data Management & Engineering:	SQL (PostgreSQL, Snowflake), Data Pipelines & ETL, REST & GraphQL API Integration, Oracle Insurance ERP Modules, Life Asia/Ingenium (Life Insurance), Premia (General Insurance)
Automation & Process Optimization:	UiPath, Blue Prism, Automated Regulatory Reporting, RPA-based Claims & Policy Renewals, Workflow Automation for Compliance & Audit Readiness
Visualization & Reporting:	Tableau, Power BI, Plotly, Executive Dashboards (Risk, Compliance, Financial KPIs), Regulatory Board Reports, Strategic Insights Presentation
Financial Platforms & Tools:	Bloomberg Terminal, Insurance Core Systems (Life Asia, Ingenium, Premia), ERP (Oracle Insurance), SAS AML, ComplyAdvantage
Regulatory & Governance:	Basel Framework, Solvency II, Risk-Based Capital Requirements, IFRS 9 / Ind-AS 109, ICAAP, IRDAI Solvency Margins, RBI Prudential Norms, SEC/OCC/FINRA Compliance
Programming & Technical:	Python, R, SQL, Excel VBA, REST & GraphQL APIs, Data Wrangling, Statistical Analysis, Forecasting Algorithms

Professional Experience:

KPMG US – LA | August 2024 – Present Financial Analyst

Project: AI-Driven Financial Risk & Compliance Platform

- Developed AI-powered credit risk scoring models using Python and scikit-learn, increasing loan approval accuracy by 28% and strengthening underwriting decision-making.
- Built SQL data pipelines on Snowflake and PostgreSQL for transaction-level fintech data ingestion, ensuring scalable, high-quality datasets for risk and compliance modeling.
- Automated regulatory compliance reporting workflows with UiPath and SQL, reducing reporting turnaround time by 40% and improving audit readiness.
- Conducted AML and KYC risk assessments using SAS AML and ComplyAdvantage, proactively identifying financial crime risks and improving customer due diligence.
- Designed financial forecasting models in a hybrid Excel-Python framework, improving forecast accuracy by 19% compared to legacy approaches.
- Integrated BloombergGPT and FinBERT for NLP-driven sentiment analysis of financial news and SEC filings, enhancing early-warning signals for market and compliance risks.

- Developed fraud detection models with TensorFlow and PyTorch on fintech transaction datasets, preventing fraudulent activities and mitigating multimillion-dollar exposures.
- Delivered executive-ready Tableau and Plotly dashboards, presenting compliance KPIs, risk metrics and trend insights to C-suite leadership for strategic decisions.
- Collaborated with data engineers to implement REST and GraphQL fintech APIs, enabling seamless integration of compliance and risk intelligence across enterprise systems.
- Delivered quarterly regulatory board reports with insights aligned to SEC, OCC and FINRA standards, strengthening enterprise-wide compliance and governance oversight.

Accenture – India | July 2021 – July 2023

Financial Analyst

Project: Integrated Insurance Financial Analytics and Risk Optimization Initiative (IIFARO)

- Managed policy administration through Life Asia/Ingenium for life insurance and Premia for general insurance, optimizing core processes like underwriting and claims handling within the Integrated Insurance Financial Analytics and Risk Optimization Initiative (IIFARO).
- Integrated Oracle Insurance ERP modules to automate financial reconciliations and reporting, enhancing data accuracy across departments and supporting unified analytics.
- Extracted and analyzed policyholder data via SQL queries, enabling detailed claims analysis and identification of trends in lapse rates to inform risk optimization strategies.
- Developed advanced financial models in MS Excel, incorporating pivot tables and sensitivity analysis to forecast insurance liabilities and perform actuarial reporting, resulting in accurate valuation of policy reserves for IIFARO.
- Conducted actuarial valuations and solvency assessments using Prophet (Moody's), modeling reserving scenarios to maintain risk-based capital requirements as part of risk framework.
- Performed financial modeling and scenario testing with RiskAgility, simulating market volatilities to support strategic decision-making and optimize financial outcomes.
- Utilized R in RStudio for statistical analysis of actuarial and underwriting models, refining probability distributions for premium pricing to enhance analytics precision.
- Automated claims processing and policy renewals using Robotic Process Automation tools like UiPath and Blue Prism, streamlining workflows and reducing manual errors by 25% within IIFARO operations.
- Built interactive dashboards in Power BI for visualizing claims trends, financial ratios, policy persistency and underwriting KPIs, improving executive oversight and data-driven insights.
- Ensured IRDAI regulatory compliance by preparing solvency margin reports and adhering to risk-based capital frameworks, avoiding penalties during audits and aligning with Indian insurance standards.

Cognizant – India | June 2019 - July 2021

Financial Analyst

Project: Credit Risk Assessment and Mitigation for SME Portfolio

- Conducted detailed financial analysis of SME loan applications by evaluating balance sheets, cash flows and collateral adequacy to strengthen borrower risk profiling.
- Enhanced credit risk scoring accuracy by 20% through validation and optimization of statistical risk models tailored for the SME borrower segment.
- Developed portfolio stress-testing frameworks covering 5k+ loan accounts to simulate macroeconomic shocks and assess resilience under adverse conditions.
- Built financial forecasting models to project expected credit losses (ECL) and assess portfolio impact of inflation, interest rate fluctuations and GDP trends.
- Reduced the Non-Performing Asset (NPA) ratio by 15% by introducing early-warning systems and strengthening borrower monitoring mechanisms.
- Executed sensitivity analysis on SME exposures to identify vulnerabilities and recommend mitigation strategies such as restructuring and collateral optimization.
- Monitored portfolio-level Key Risk Indicators (KRIs) and issued proactive alerts to management on emerging risk hotspots.
- Ensured regulatory compliance with Reserve Bank of India (RBI) prudential norms, including NPA classification, provisioning standards and exposure guidelines.
- Collaborated with credit risk management teams to upgrade credit policies, embedding stricter underwriting standards and risk-adjusted pricing models.
- Contributed to the development of ICAAP and IFRS 9/Ind-AS 109 impairment frameworks, ensuring accurate provisioning and capital adequacy reporting.

Education:

Master of Informatics - University of Louisiana at Lafayette, Louisiana, USA

Bachelor of Electronics and Computer Engineering - JB Institute of Engineering and Technology (JBIET), India