Ayush Yadav

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Education

- **ISI Delhi** New Delhi
  Masters in Quantitative Economics *2018 - 2020*
  - AIR 2 in ISI Entrance Examination
- **IIT(BHU)** Varanasi, India
  Bachelor of Metallurgical Engineering *2012 - 2016*

Skills Summary

- **Languages** : R, Python, SQL
- **Tools**: RStudio, PyCharm, Jupyter Notebooks, MS Office
- **Courses**: Statistics, Machine Learning Algorithms (Linear Regression, Logistic Regression, Decision Trees, Random Forest, XGBoost) Mathematical Methods, Econometrics, Time Series Analysis and Forecasting, Behavioural Finance, Game Theory, Probability Theory

Experience

- **Credit Suisse** Mumbai
  Risk Analyst - Credit Risk Model Development *Apr 2022 - Current*
  - Evaluated PD/LGD/EAD (CCF) model performance for Investment Banking Division.
  - Compared estimated LGD/ CCF with realised LGD/CCF reespectively using statistical tests such as Wilconxon test, paired t test and performed discriminatory power assessment using AUROC.
  - Performed calibration checks, discriminatory power assessment, override analysis, representative analysis, rating migration analysis for different Rating models.
  - Performed end-to-end quarterly EAD/RWA materiality analysis for portfolios in scope like Banks, Corporate, HF, MF etc.
  - Conducted monitoring exercise for the Specialised Lending Portfolio like CRE Equity, CRE Property and HVCRE.
- **McKinsey & Company** Gurgaon
  Risk Analyst *Sept 2021 - April 2022*
  - Developed Credit score model for MSME portfolio using logistic regression. Data: Bureau, financial and behavioural data
  - Involved in complete life cycle of Scorecard model for MSMEs: Data Collection/Generation, Creation of Default Flag, Model Development, Implementation, Calibration, Validation and Final Integration
  - Performed stability analysis for Scorecard model using KS test, Bootstrapping and vintage analysis and created monitoring dashboard evaluating PSI, CSI etc.
- **UBS** Mumbai
  Risk Modelling and Analytics Specialist *July 2020 - Sept 2021*
  - Validated and implemented a decision tree based model for liquidity risk assessment (FINMA regulations)
  - Developed benchmark models for various PPNR and liquidity risk models. e.g. survival analysis based benchmark model for liquidity risk assessment, ARMA based models for PPNR models
  - Analyzed adequacy of model specification for time series regression based Quantitative PPNR models (e.g. advisory revenue, transaction revenue) and performed all statistical tests to check for the regression assumptions.
  - Developed modules various model validation process, e.g. automated testing of various statistical assumptions
- **OYO (International)** Gurgaon
  Intern : Data Analyst *Jun 2019 - July 2019*
  - Developed a model to segment total user base to predict the base city and intent city of customers to improve the targeting of the customers with appropriate offers.
  - Developed modules to assess the performance of various campaigns

Projects

- **Citi Campus Innovation Challenge (2.0) - 2019**:
  - Selected in top 3 teams among participants from different institutes such as IITs, ISIs, DSE.
  - Developed different time series models to predict the close price of any stock on NSE/BSE and performned model selection using RMSE.