SAMBHAV REKHAWAT

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SUMMARY

Data-driven Finance professional with an MSc in Finance and Management and experience in **credit risk infrastructure**, data analysis, and investment banking. Proven ability to leverage **SQL, Python, and Decisions** to develop automated workflows, enhance data integrity, and support robust risk reporting and regulatory compliance. Skilled in financial modelling, risk analysis (BASEL, IFRS 9), and portfolio optimisation, with a strong understanding of financial products and their risk governance. Adept at problem-solving, improving process efficiency, and implementing controls within a second line-of-defence risk framework

WORK EXPERIENCE

Nomura Service India, *Credit Risk Analyst*, India — Sept 2025 – Present

- Engineered automated data pipelines using Python (Pandas, NumPy) to extract, cleanse, and validate multi-source financial data, directly enhancing the integrity of Wrong Way Risk metrics and strengthening the foundation for risk reporting and regulatory compliance
- Leveraged the refined data to perform in-depth credit analysis, including building financial projection models, determining regulatory ratings, and presenting findings to senior leadership to inform credit decisions and portfolio risk strategy

Bloomberg L.P., *Data Analyst*, London — Apr 2024 – Mar 2025

- Managed **Equity products** and analyst recommendations (**ANR**), reducing data processing errors through expert handling of corporate actions (e.g., stock splits, divestitures, dividends). Collaborated on **TALK**, an A.I. speech-to-text tool, improving efficiency for News and Earnings teams (both in the US and UK) in real-time transcription of live and recorded audio/earnings calls. I also worked in the events calendar function (**EVTS**) to help streamline the corporate events and corresponding details, addressing client queries and transcript corrections
- Maintained high data integrity across EMEA Markets by sourcing and validating raw data from multiple channels (PDFs, HTML, XLSX, CSV), cross-referencing shares outstanding anomalies, and cleaning historical and live data. **Won recognition** for swift action, error management, and significant contribution to improved decision-making and strategic planning processes

Credent Global Finance, *Investment Banking Associate Intern (Sales)*, London — Dec 2023 – Mar 2024

- Established and nurtured strategic client relationships through regular communication, delivering engaging presentations highlighting investment opportunities. This approach, coupled with comprehensive financial analyses and compelling investment proposals (using **PowerPoint, Canva and Power BI**), played a pivotal role in successful capital-raising efforts and enhanced client satisfaction
- Leveraged detailed knowledge of investment banking principles and stayed abreast of industry trends to provide insightful, up-to-date financial advice. This expertise improved client decision-making processes and the firm's overall growth

PROJECTS (link)

- Developed a functional alternative to the Black-Scholes model by building and validating a **ReLU-activated neural network** in **Excel**, applying machine learning to solve quantitative finance problems with generalized software.
- Built a **random forest** model with **0.68 AUC** for forecasting M&A activity in the EU, leveraging 20+ years of financial data including 800+ companies to demonstrate end-to-end skill in **data engineering** and advanced **machine learning techniques**
- Curated a Personal Finance Dashboard leveraging the knowledge of Budget Planning, Retirement Planning, and Investment Tracking to offer a personalised experience of Financial Planning and its management using **EXCEL** to address consumer needs
- **Designed** a simple credit scorecard model using **EXCEL** and **Python**, utilising a **logistic regression** model to assign internally based scores to individual loans and performed a validation exercise on the model, calculating **AUC (0.88)**, Cap curve, GINI, KS and AR scores
- Created an **ECL framework based on the IFRS 9** guidelines using **EXCEL**, including scorecard modelling, prepayment modelling, forward-looking scenarios, converting TTC pd to PIT pd (integrating existing **BASEL** framework and **ICAAP**), model validation and implementation
- Led a **SQL**-based data analysis project for Zomato, designing databases to generate insights on customer behaviour, outlet performance, and delivery operations
- Utilised **Monte Carlo simulation** to assess financial risk, retirement spending, Stock Var, Conditional Var (ES), and identify optimal option value using **EXCEL**
- Analysed the impact of **credit rating upgrades** on US stocks using BHAR and CAR over 11 years of data using **Capital IQ and EXCEL**

SKILLS

Soft Skills: Effective written and verbal communication, Teamwork, Problem-solving, Time management, Adaptability, Multi-Tasking

Programming Skills: Python (NumPy, Pandas, Visualisation), VBA, SQL, Decisions (Low code automation tool)

Technical Skills: Financial Planning, Financial Modelling, Valuation, Financial Analysis, Risk Management, Credit Risk Modelling, Portfolio Optimization, Portfolio Management, Data Visualization, Supervised, Unsupervised Learning, Machine Learning, Prompt Engineering, Excel, Power BI, PowerPoint, Google Sheets

EXTRA-CURRICULAR ACTIVITIES

Cranfield Finance Society, *Multi-Asset Portfolio Manager,* Cranfield, UK — Jan 2023 – Oct 2023

- Managed £100 million investment portfolio, achieving a 9% return over 12 weeks through strategic planning and comprehensive reporting
- Leveraged **Python** to construct high-performance portfolios, optimising risk-return parameters and enhancing diversification strategies
- Exhibited in-depth knowledge of market trends and dynamics, contributing to the development of investment strategies and decision-making

J.P. Morgan, *Investment Banking Intern,* Remote (Online) — Jan 2022 – Feb 2022

- Conducted in-depth financial analysis of 5 potential M&A targets, evaluating accretion potential and strategic alignment
- Constructed dynamic 3-stage DCF models in Excel, determining fair valuation ranges and presenting findings with key assumptions
- Presented valuation results, justifying key assumptions to provide a fact-based perspective on deal terms and pricing

EDUCATION

Cranfield University, *MSc. Finance and Management*, Cranfield, UK — Sep 2023

- Graduated with Honours. Excelled in Corporate Finance, Statistical Analysis, ESG, Fixed Income, and Data Analysis

Bhawanipur Education Society College, *Bachelor of Commerce,* Bhawanipur, India — Dec 2020

- Studied and excelled in Accounting, Financial Management, and Corporate Finance modules

CERTIFICATES AND QUALIFICATIONS

Generative AI and Machine Learning (IIT Kanpur & EICT): Multiple hands-on projects with real-life application of ML and AI models — Present

Credit Risk Modelling Certificate (Peaks2Tails.com): VaR, Stress Testing, ECL (IFRS 9), SR11-07, Basel and IRB modelling — Present

Risk and AI (RAI): Supervised, Unsupervised, Reinforcement Learning, Generative AI, Responsible AI and Model Governance (link) — Oct 2025

Financial Risk Manager (FRM) Part 2 cleared: Market, Credit, Liquidity and Investment Risk measuring and monitoring(link) — May 2025

Mergers and Acquisitions (M&A) Modelling: Accreditation/Dilution, Sensitivity Analysis, Contribution Analysis(link) — Sept 2024

Certified Financial Planner (all 5 papers cleared): Investment Planning, Retirement and Insurance Planning (link) — Mar 2022

Chartered Financial Analyst (Level 1 cleared): Economics, Quantitative Methods, Corporate Issuers, Portfolio Management, Derivatives (link) — May 2019