Koustubh Sharma

Credit Risk & Analytics | AI-Native Builder & Deployer

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What I Do

I build the risk and analytics function, not just the reports. Sole risk & BI owner for a **$550M+** annualized originations book across five lending brands — built the surveillance, forecasting, and executive-reporting stack from zero, then multiplied it with **custom MCP servers** and Claude agent workflows so one analyst delivers a team's output. Ship production software solo (three live apps). Published on AI-driven credit decisioning (IEEE, ACM, Springer; 40+ citations); author of *Risk at Machine Speed*.

Stack & Education

AI: custom MCP servers, Claude skills/subagents/agentic workflows, prompt & context engineering, RAG, tool use, LLM evaluation, AI governance & model risk (SR 11-7 style), bias & fairness testing, Claude Code

Data: SQL (Snowflake), Python, R, dbt, ETL/ELT, Tableau, Domo, Power BI, Streamlit, Git

Risk: PD/LGD/EAD, loss forecasting, vintage & roll-rate, securitization reporting, risk-based pricing, stress testing, ECOA/FCRA/TILA

Education: MS Business Analytics, **UC Irvine** (Merage) | MBA Technology Management + BS Information Technology (Hons.), **NMIMS** Mumbai

Experience

FairSquare Holdings (National Funding) — Jun 2024 – Present

Senior – Business Intelligence & Risk Analyst — San Diego, CA

- **Sole risk & BI owner across 5 lending brands.** Own the weekly executive report read by **85+ leaders incl. the C-suite** on **$550M+ annualized originations** — rebuilt from scratch, cleared through 1 SVP and 3 VPs weekly, with LLM-generated macro commentary for non-analyst readers.
- **Built the AI leverage layer.** Custom **MCP servers** wiring Claude into Snowflake, dbt, Jira, Domo, and Microsoft 365; a reusable Claude skills library; and agentic workflows that turn raw stakeholder asks into scoped, executed work — plus the governed AI-ready semantic layer with an LLM evaluation harness.
- **Called the risk right under ambiguity.** 2025 net charge-offs came in **$15.1M favorable (−29.6%)**, gross $10.8M favorable, recoveries +30.3% over plan; pushed syndication **+59.7% past target** on a 3-scenario stress model built with incomplete data.
- **Stopped bad numbers before the board saw them** — a **2**× funded-dollars overstatement, a $0.2M growth misstatement, and a cross-join defect inflating a ∼$700M metric by five orders of magnitude; turned a **$1M+/month** reporting gap into standing company protocol.
- **Re-platformed the money-critical reporting.** Moved month-end accounting and securitization (facility tapes, SPV excess-spread) off legacy SQL Server onto **Snowflake + dbt** — June close reconciled **loan-for-loan**, and **100%** of external-auditor discrepancies were root-caused and closed across two audit cycles.
- **Led the BI re-platform.** Own Risk & Portfolio workstreams of a company-wide **Domo→Tableau migration** (400+ assets); standardized KPIs across all five brands, cutting manual reconciliation ∼**30%**; coached 16 analysts and 3 interns in the domain.

Pacific Life — Jan 2024 – Jun 2024

Student Analyst, Economic Research & Forecasting — Newport Beach, CA

- Built a 4-quarter macro-forecasting suite (ARIMA, LSTM, Random Forest, Prophet) on Bloomberg data; ARIMA won out-of-sample — delivered as a Streamlit dashboard to senior research leadership.

Products Shipped Solo

- **Property Analyzer** (code) — real-estate underwriting engine in the browser: STR/LTR analysis, cost-segregation depreciation, 3/5/10-yr profitability, offer price, and a 0–100 rating from one address. Next.js 15; engine regression-tested to the source model.
- **Kite Algo Bot** — rule-based trading system, one shared pipeline across backtest/paper/live, gate-based order admission (signal quality, R:R, sizing, margin, kill switches). Python.
- **Interactive Credit-Risk Lab** — live Vasicek/Basel II loss distribution, roll-rate charge-off forecaster, and pricing waterfall in dependency-free JavaScript.

Research & Recognition

- Peer-reviewed work on AI-driven credit decisioning — IEEE, ACM, Springer; **40+ citations**. Author (forthcoming): *Risk at Machine Speed: AI-Augmented Credit Risk Analytics for Lending Professionals.*
- Peer reviewer: **IEEE INDISCON 2026**, ICAIS 2026, *Library Hi Tech* (Emerald). Featured profile in *Free Press Journal*; commentary in **NDTV** and **Republic World**; Industry Advisory Board member, Southeastern Louisiana University.