PEAKS2TAILS

TRANSFORM **RISK** INTO **OPPORTUNITY**

TRAINING | SOLUTIONING | MENTORING

ABOUT PEAKS2TAILS

Peaks2Tails is a global leader in Risk Modelling, Quantitative Analytics, and Financial Training, empowering banks and financial institutions to stay ahead of regulatory, technological, and market shifts with insight, precision, and innovation.

Founded in 2018 by seasoned risk professionals **Satyapriya Ojha and Karan Aggarwal**—both holders of the prestigious **FRM®** (Financial Risk Manager) and **CQF®** (Certificate in Quantitative Finance)—Peaks2Tails was established with a singular goal: to bridge the gap between theory and real-world implementation in financial risk management.

With online operations across the world, we specialize in building deep technical capabilities for credit risk, market risk, and quantitative analytics teams across leading banks, fintechs, and regulatory institutions.

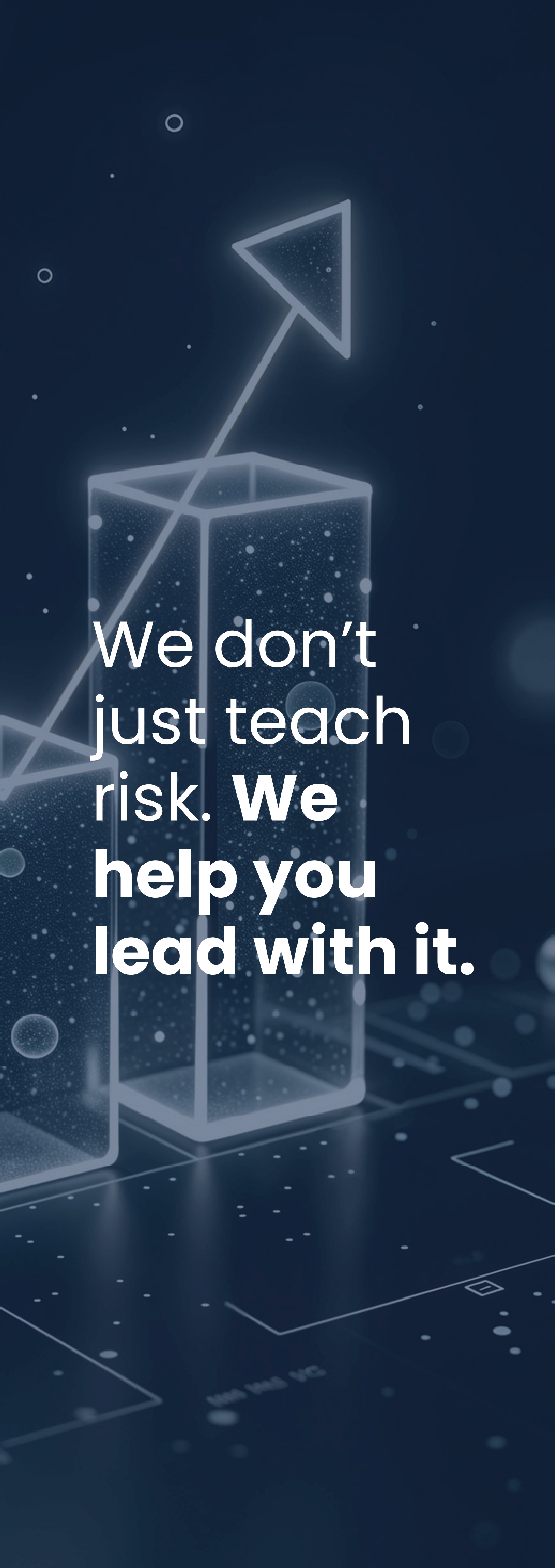
INDUSTRY RECOGNITION

We are proud to be recognized for our impact and excellence:

- Best Credit Risk Training Program
- Liquidity Risk Solution of the Year

These accolades reflect our commitment to delivering future-ready, high-impact solutions and training in the financial risk domain.

In today's fast-evolving financial landscape, risk is not just a challenge it's an opportunity.



WHAT WE OFFER

Training- Our flagship programs are designed for teams and professionals looking to master practical, tool-driven skills in credit risk modelling, IFRS 9 / CECL, AI/ML for finance, and Python/R for risk. Delivered by industry practitioners, our training is rigorous, hands-on, and tailored to current regulatory and business demands.

Solutions-
We support institutions in designing, validating, and operationalizing end-to-end risk frameworks. From PD/LGD/EAD models and scorecard development to transition matrices, stress testing, and IRB alignment—our solutions are implementation-focused and audit-ready.

Mentoring- Through our long-term mentoring engagements, we help risk teams evolve from spreadsheet-driven analysis to explainable AI and automated decisioning. Our mentoring covers model governance, validation readiness, and capability building, ensuring sustainable excellence.

1. Mastering Credit Risk Modelling

225+ Hours | Excel + Python | End-to-End Implementation

At **Peaks2Tails**, we don't just teach credit risk—we architect mastery. Our Credit Risk Modelling program is a comprehensive journey from loan origination to regulatory capital calculation, designed for banking professionals who want to lead with insight and innovation.

What You'll Learn

Foundational Clarity-

Understand the full loan lifecycle, model categories (Scorecards, Basel, IFRS 9, Stress Testing), and hands-on data preparation using our proprietary MENTOS platform.

Scorecard Development-

Build powerful Application and Behavioural Scorecards. Go beyond stats with policy rules, overrides, reject inferencing, and cut-off optimization techniques using real-world mortgage data.

Loss Modelling, PD, LGD & EAD-

Model every aspect of credit loss using cutting-edge methods:

- Survival Analysis, Tobit, Fractional Logit for LGD
- Logistic Regression & Machine Learning for PD
- Component-Based & CCF Regression for EAD

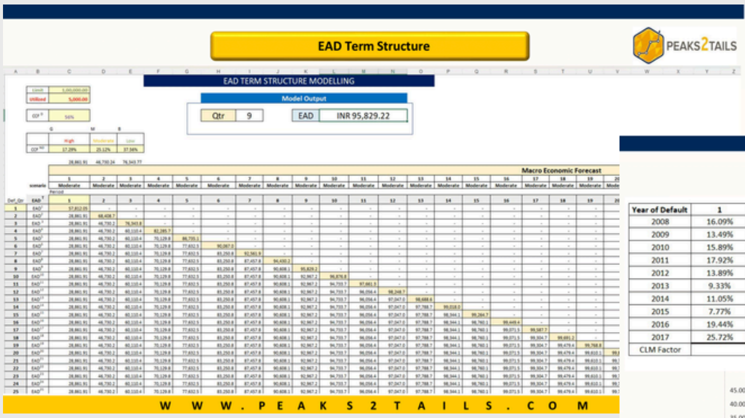
Basel & IFRS 9 Mastery-

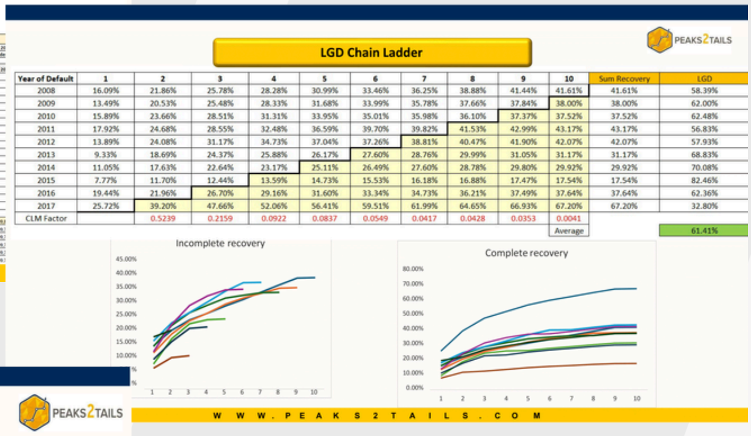
Gain fluency in converting TTC to PIT, term structure modelling, transition matrices, and staging assessments. Implement end-to-end capital charge calculations under the Basel IRB and IFRS 9 regimes.

Actuarial & CECL Techniques-

Explore Actuarial models (Cox, APC, Bayesian), WARM, and Snapshot/Open Pool methods with Excel-driven hands-on training.

Wholesale & Low Default Portfolios- Model Transition Matrices and address LDP challenges using Pluto Tasche, Bayesian, and Van Der Burgt approaches.


EAD Term Structure
PEAKS2TAILS
EAD TERM STRUCTURE MODELLING
Model Output
Qtr 9
EAD INR 95,829.22
Macro Economic Forecast
WWW.PEAKS2TAILS.COM


LGD Chain Ladder
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Year of Default
CLM Factor
Sum Recovery
LGD
Average
Incomplete recovery
Complete recovery
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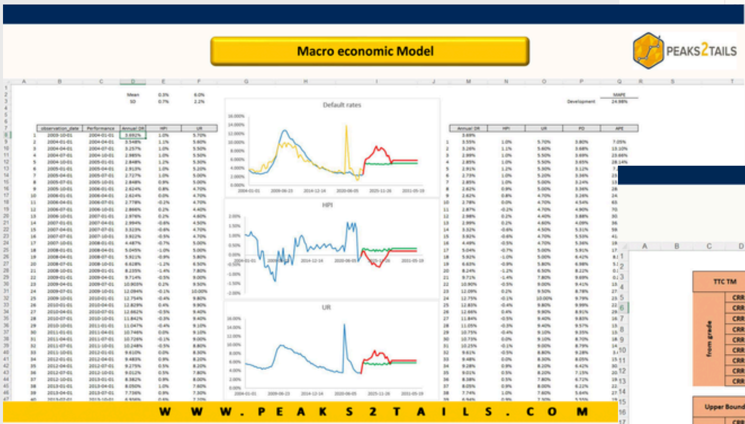
Macro economic Model
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Default rates
HPI
UR
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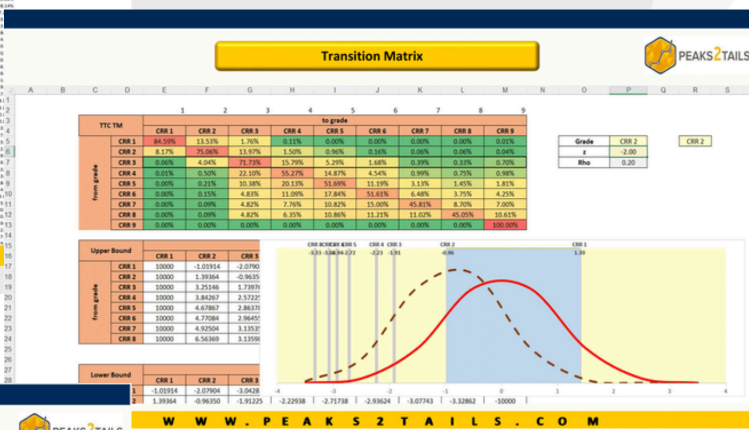
Transition Matrix
PEAKS2TAILS
TTC TM
to grade
from grade
Upper Bound
Lower Bound
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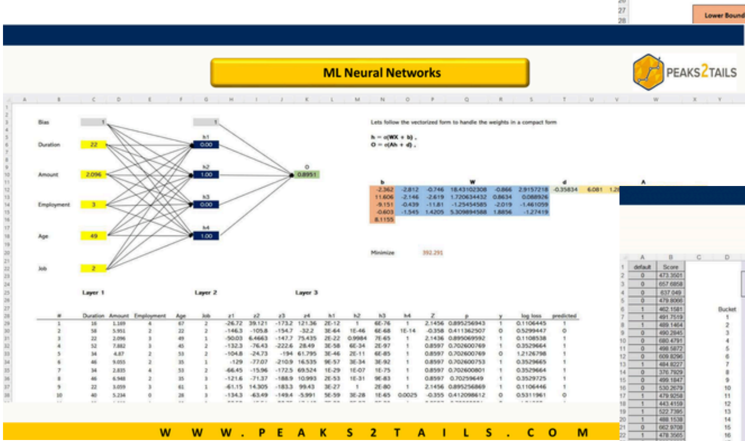
ML Neural Networks
PEAKS2TAILS
Bias
Duration
Amount
Employment
Age
Job
Layer 1
Layer 2
Layer 3
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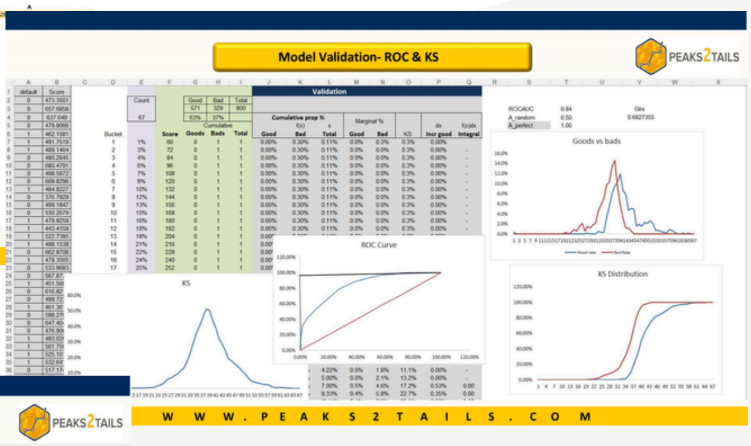
Model Validation- ROC & KS
PEAKS2TAILS
Validation
Goods vs bads
ROC Curve
KS
KS Distribution
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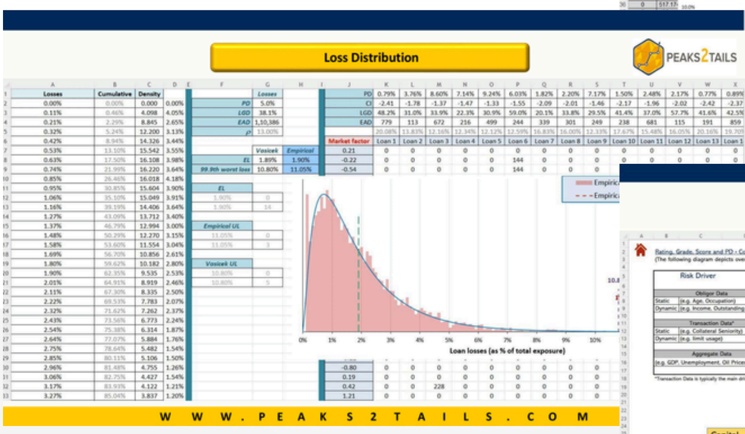
Loss Distribution
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Loan losses (as % of total exposure)
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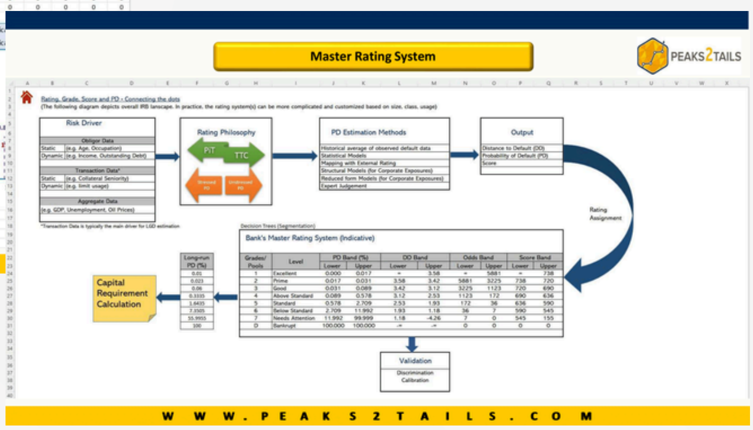
Master Rating System
PEAKS2TAILS
Risk Driver
Rating Philosophy
PIT
TTC
PD Estimation Methods
Output
Rating Assignment
Bank's Master Rating System (Indicative)
Capital Requirement Calculation
Validation
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Stress Testing & Model Validation- Perform CCAR/DFAST simulations, ARIMA/ARIMAX modelling, and multi-regression VECM models. Rigorously validate scorecards, capital models, transition matrices, and IFRS 9 components using SR 11-07 checklists.

Quant Meets Practical-

Price loans with RAROC, optimize yields, and apply machine learning (LDA, XGBoost, SVM, Neural Nets) for advanced credit analytics.

Outcome:

You will walk away with not just theoretical proficiency but also the practical ability to implement, validate, and govern complex credit models across the banking spectrum.

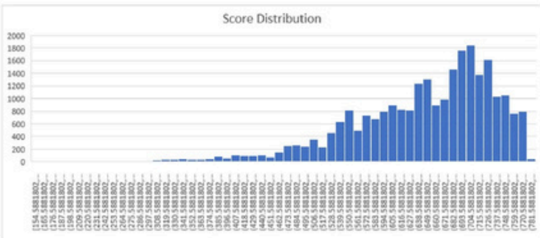
SCORES NORMALISATION

Score Normalization

Goal is to score the entire data set
Odds 72 : 1 is anchored at score 660 as per standard
An increment of score 40 doubles the odds of not defaulting

So we have
ln (odds) = a + b * Score
ln(72) = a + 660b
ln(36) = a + 620b

Solving	b =	0.01732868
	a =	-7.16026236



As expected, the score is concentrated at high scores indicating low credit risk

Note that , we are able to derive scores from PD estimates
If softwares produce score as direct output, it's easy to backtrack PD using the sam

IRB in BASEL requires accounts to be mapped to a rating.
IFRS/CECL does not require mapping to a rating

Training + Testing Data Set

Default	Intercept	bureau_score	max_arrears_12m	cc_util	annual_income	num_ccj	emp_length	months_since_recent_cc_delinq	P(1)	ln(odds)	Score
	-2.91589321	-0.652455435	-0.785562379	-0.924812	-0.865525003	-0.14029063	-0.337886572	-0.528973758			
0	-2.91589321	0.848988348	0.446897907	1.1407213	0.324421315	0.182549259	0.519371295	-0.379586857	0.005726	5.156941	710.7988
1	-2.91589321	0.848988348	0.446897907	-0.739993	0.324421315	0.182549259	-0.382216378	-0.359844634	0.042151	3.123443	593.45
0	-2.91589321	1.075105467	0.446897907	1.1407213	0.659648047	0.182549259	0.88879147	1.036190088	0.001549	6.468351	786.4773
0	-2.91589321	0.848988348	0.446897907	1.1407213	0.056834275	0.182549259	-0.180192003	-0.359844634	0.009019	4.699408	684.3955
1	-2.91589321	-0.232100523	-1.708298136	-1.912945	-0.641267459	-0.23210052	-0.306787205	-0.359844634	0.773509	-1.22823	342.3243
0	-2.91589321	-0.100424502	0.446897907	1.1407213	-0.641267459	0.182549259	-0.860408385	1.036190088	0.018264	3.984364	643.1319
0	-2.91589321	-0.100424502	0.446897907	1.1407213	0.659648047	0.182549259	0.627726273	1.036190088	0.003636	5.61316	737.1261
0	-2.91589321	1.075105467	0.446897907	1.1407213	0.659648047	0.182549259	-0.180192003	-0.359844634	0.004639	5.36869	723.0183
0	-2.91589321	0.848988348	0.446897907	1.1407213	0.659648047	0.182549259	0.439573656	-0.359844634	0.004361	5.430569	726.5892
0	-2.91589321	0.848988348	0.446897907	1.1407213	0.324421315	0.182549259	0.520370796	-0.379586857	0.005724	5.157279	710.8182
0	-2.91589321	0.848988348	0.446897907	1.1407213	0.659648047	0.182549259	0.519371295	-0.379586857	0.00429	5.447089	727.5425
0	-2.91589321	0.848988348	0.446897907	-0.739993	-0.641267459	0.182549259	-0.306787205	-0.359844634	0.090044	2.313101	546.687
0	-2.91589321	0.848988348	0.446897907	1.1407213	0.659648047	0.182549259	0.211585475	-0.359844634	0.004709	5.353535	722.1437
0	-2.91589321	1.075105467	0.446897907	-0.739993	0.324421315	0.182549259	0.211585475	-0.359844634	0.030131	3.471612	613.5421
0	-2.91589321	-1.178027211	0.446897907	1.1407213	0.324421315	0.182549259	0.627726273	-0.379586857	0.020412	3.871016	636.5908
0	-2.91589321	0.848988348	0.446897907	-1.912945	0.056834275	0.182549259	0.519371295	1.036190088	0.054672	2.850179	577.6806
0	-2.91589321	-0.100424502	0.446897907	-0.739993	0.324421315	0.182549259	-0.306787205	-0.359844634	0.073817	2.52948	559.1737
0	-2.91589321	0.848988348	0.446897907	1.1407213	0.659648047	0.182549259	0.439573656	-0.379586857	0.004407	5.420126	725.9866
0	-2.91589321	-0.684965808	0.446897907	1.1407213	0.324421315	0.182549259	0.519371295	1.036190088	0.007355	4.905014	696.2606
0	-2.91589321	0.848988348	0.446897907	1.1407213	0.324421315	0.182549259	0.211585475	-0.359844634	0.006284	5.063388	705.4

2.Deep Quant Finance

200+ Hours | Excel + Python | From Theory to Trading Floors

Quantitative Finance is the language of the modern financial system—and we teach it fluently. **Peaks2Tails** presents a rigorous, math-intensive program to equip you with the quantitative, computational, and algorithmic skills required to thrive in today's data-driven markets.

What You'll Master

- **The Core Building Block** - Start with a robust **Math, Python & Stochastic Calculus Primer**, covering everything from Taylor series and convex optimization to Ito calculus and Girsanov's theorem. Learn to simulate stochastic processes and build pricing engines from scratch.

- **Portfolio Science & Optimization**-

  Understand Modern Portfolio Theory, Black-Litterman, CAPM, and factor models. Master robust optimization, dynamic asset allocation, and statistical arbitrage with real-world implementation via Python projects and Excel modelling.

- **Derivatives: Theory to Practice**-
  - **Equity Derivatives:** Price Vanilla, Barrier, American, and Exotic options using Binomial Trees, Black-Scholes, Finite Difference & Monte Carlo methods.
  - **Stochastic Models:** Local & Stochastic Volatility (SABR, Heston), Jump Diffusions, COS Method, Affine Jump Processes.

- **Interest Rate & FX Derivatives**-

  Price and manage Swaps, Swaptions, FRAs, FX options, and multi-currency curve construction. Dive into post-LIBOR RFR regimes (e.g., SOFR), CCP basis adjustments, and automatic differentiation for sensitivity risk.

- **Credit Derivatives**- Model and value CDS, CLNs, Basket products using structural and reduced-form (intensity) models. Learn Copula-based dependency structures and hazard rate calibration.
- **Artificial Intelligence in Finance**-

  Apply **AI/ML** to solve real quant problems:
  - Neural networks for derivative pricing
  - XGBoost & Random Forest for forecasting
  - LSTM for time series prediction
  - Reinforcement Learning for portfolio optimization
  - CNNs for volatility surfaces
  - LLMs in algorithmic finance workflows

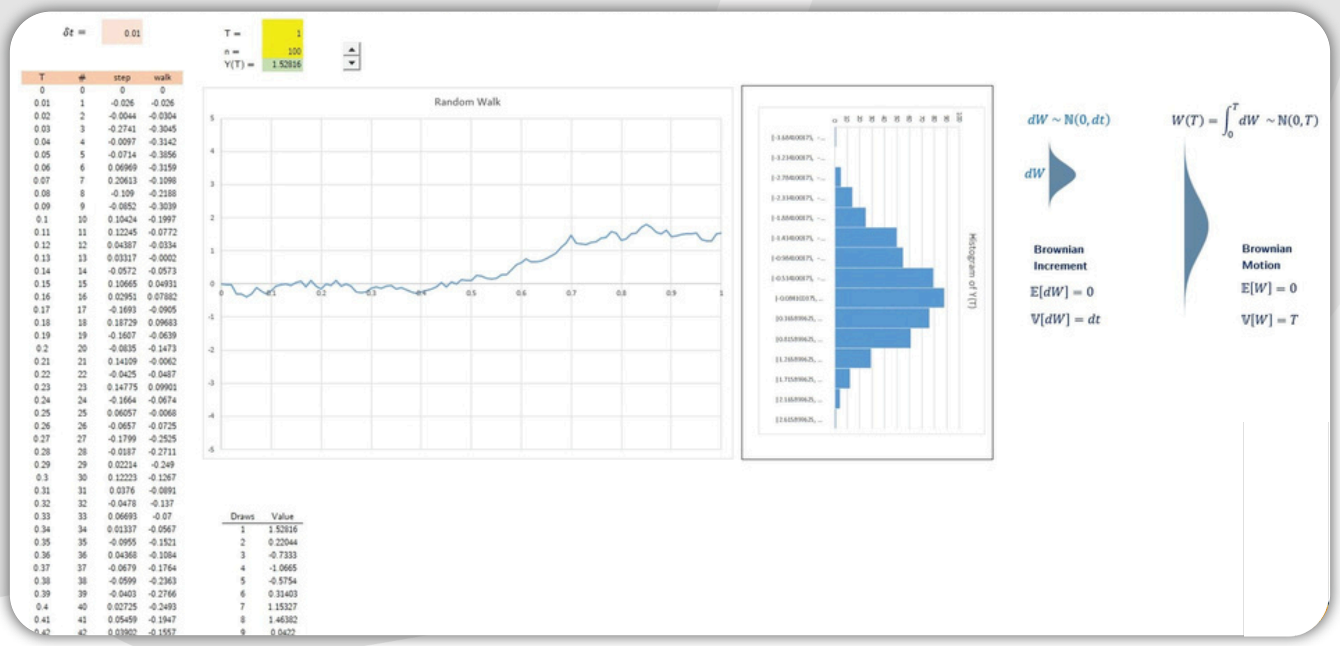
Capstone Projects

- Stochastic Process Simulation
- Dynamic Portfolio Optimization
- Credit Risk Modeling with Transition Matrices
- Pricing Engines for Derivatives
- Monte Carlo Engines for Path-Dependent Options
- SOFR-Based Interest Rate Curve Construction
- AI Models for Pricing, Risk, and Allocation

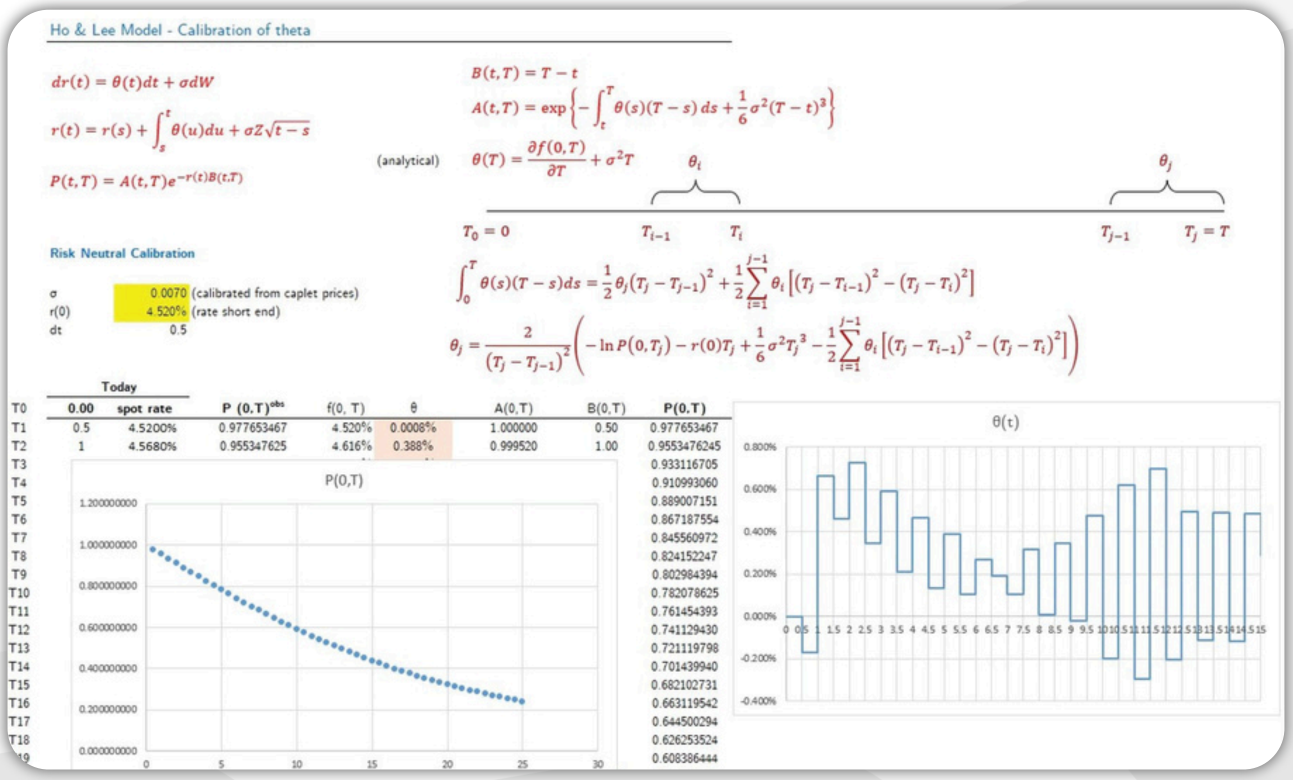
200+ Hours Excel + Python

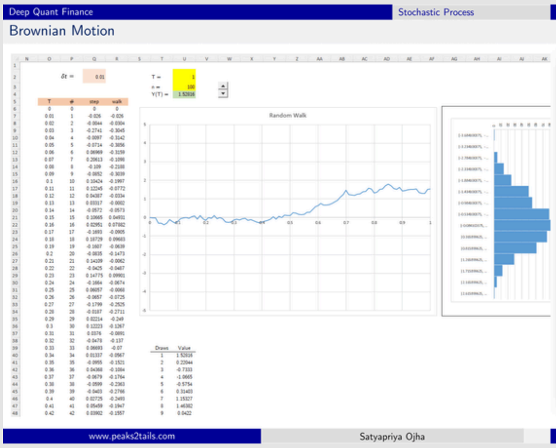
Master derivatives, portfolio optimization & AI in finance through advanced quant techniques.

BROWNIAN MOTION



HO-LEE CALIBRATION




Deep Quant Finance
Stochastic Process
Brownian Motion
Random Walk
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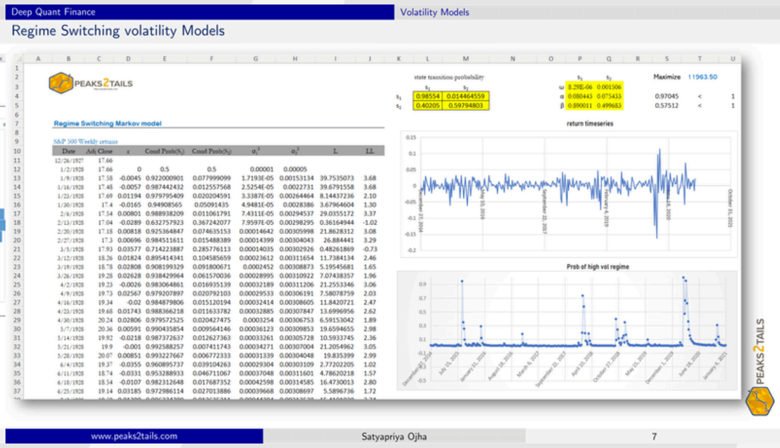
Satyapriya Ojha


Deep Quant Finance
Volatility Models
Regime Switching volatility Models
Regime Switching Markov model
return timeseries
Prob of high vol regime
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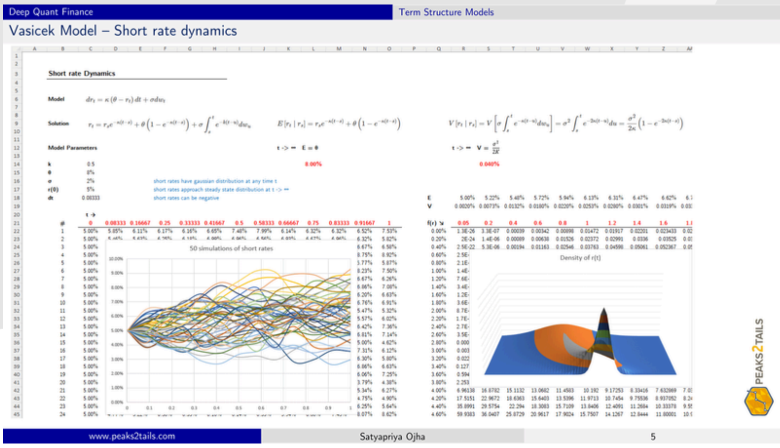
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Term Structure Models
Vasicek Model – Short rate dynamics
Short rate Dynamics
50 simulations of short rates
Density of r(t)
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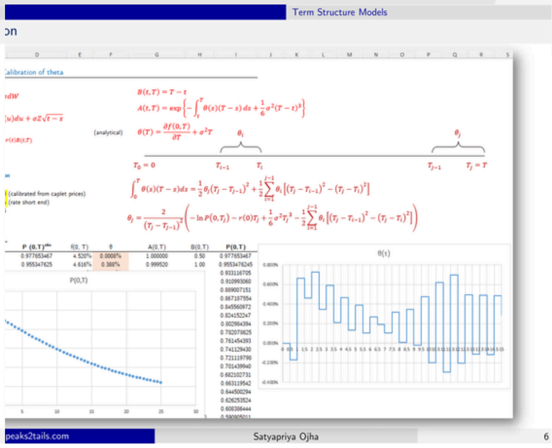
Term Structure Models
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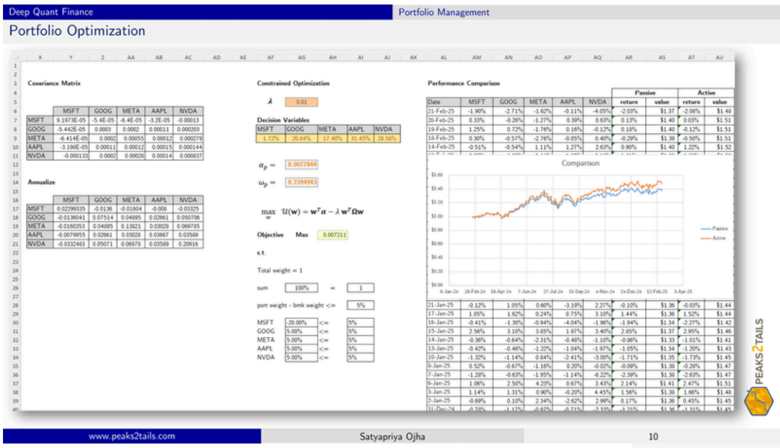
Deep Quant Finance
Portfolio Management
Portfolio Optimization
Covariance Matrix
Constrained Optimization
Performance Comparison
Comparison
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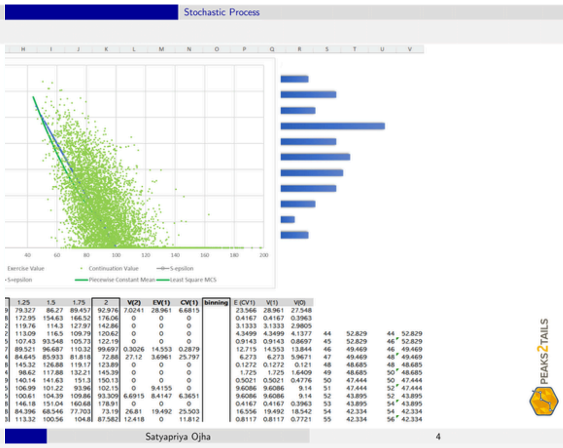
Stochastic Process
Satyapriya Ojha
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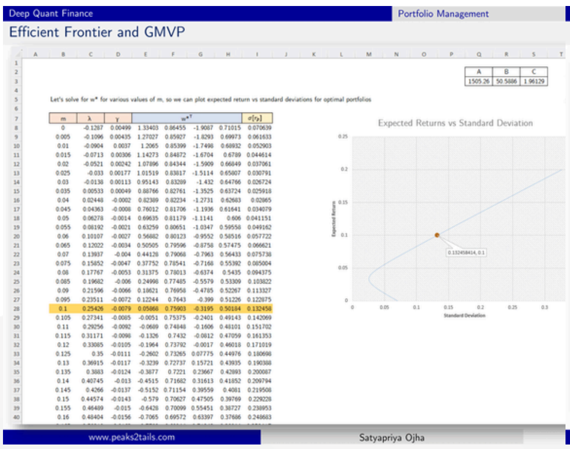
Deep Quant Finance
Portfolio Management
Efficient Frontier and GMVP
Expected Returns vs Standard Deviation
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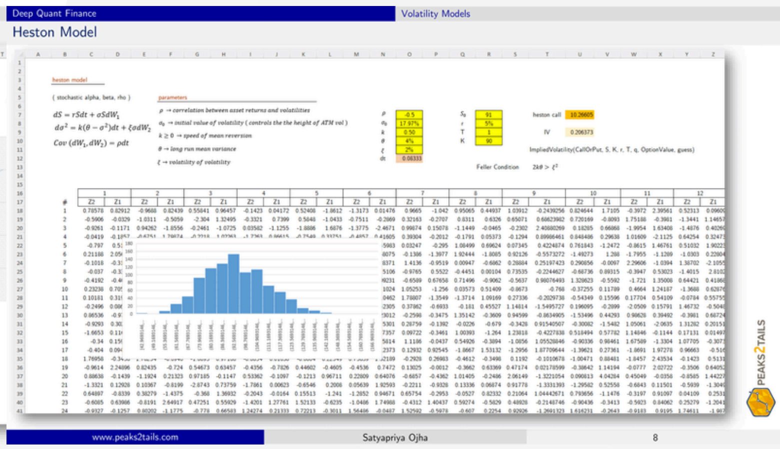
Deep Quant Finance
Volatility Models
Heston Model
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3.Market Risk & Counterparty Credit Risk

180+ Hours | Python + Excel | Built for Risk, Valuation & Capital Experts

As global financial institutions align with evolving regulations like FRTB and SA-CCR, risk professionals must master both the theoretical frameworks and real-world execution of risk, pricing, and capital strategies. **Peaks2Tails** delivers a powerful, end-to-end program built for Market Risk, CCR, and Regulatory Capital functions.

What You'll Master

Python for Risk Modeling -

Start with foundational and advanced Python modules—then move into building custom classes for:

- Black-Scholes Pricing
- Monte Carlo Simulation for VaR & xVA
- Sensitivity Engines for Vanilla & Exotic Options

Core Market Risk Frameworks-

Gain fluency in:

- Value at Risk (VaR) and Expected Shortfall (ES) across asset classes
- Taylor Series expansion & Sensitivity Algebra
- GARCH, EWMA, EVT, Copulas for volatility & tail modelling

FRTB Standardized & Advanced Approaches -

Learn how to calculate capital charges under:

- **SA:** Delta, Vega,Curvature,
- DRC for Equity, Rates, FX, and Commodities
- **IMA:** IMCC, Backtesting, PLAT

Hands-on Excel & Python-based projects for capital computation and regulatory alignment.

Derivative Valuation Deep Dive -

From **Black-Scholes PDEs** to **Term Structure Models** like Hull-White, CIR, Vasicek—develop robust pricing engines across:

- **Interest Rate Derivatives:** Swaps, FRAs, Caps/Floors
- **FX Derivatives:** Forwards, Swaps, xCCy, Options
- **Volatility Modelling:** Local & Stochastic Volatility, Dupire, Greeks, Pathwise Sensitivities

Counterparty Credit Risk (CCR)-

Master modelling of **Expected Exposure** (EE) and **Potential Future Exposure** (PFE) for portfolios across IR, FX, and Equity derivatives. Learn:

- **Netting, Collateral, CVA/DVA, xVA Adjustments**
- **SA-CCR & IMM Capital Charges**
- **BA-CVA & SA-CVA under Basel Regulations**

Advanced Sensitivities & Hedging -

Calculate fast Greeks and sensitivities using:

- **Pathwise & Likelihood Ratio Methods**
- **Tangent & Adjoint Modes for Monte Carlo Simulation**

Apply these in hedging interest rate and FX risks using swaps, swaptions, and forward contracts.

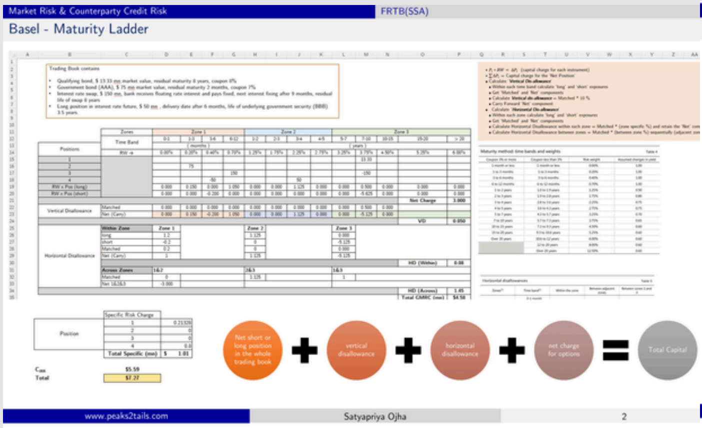
Model Validation for Risk Governance-

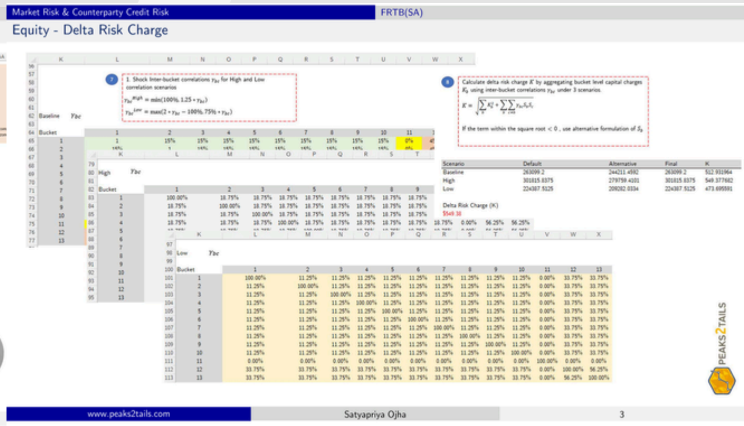
Perform rigorous validation with:

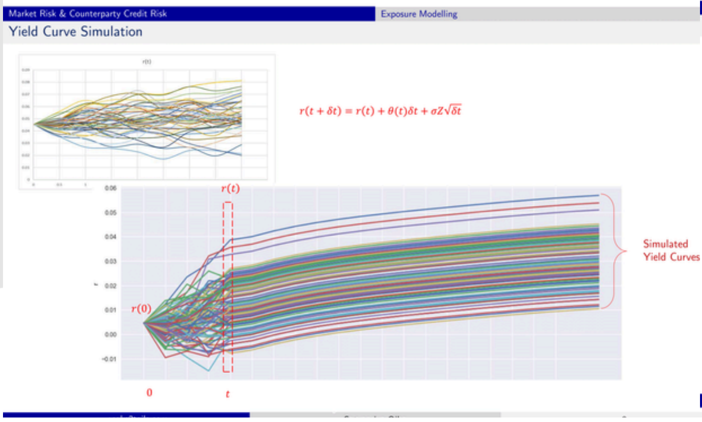
- **Backtesting, PIT Testing, Kupiec & Christofferson Tests**
- **Conditional & Unconditional Coverage Testing**
- **Excel toolkits for FRTB and CVA models**

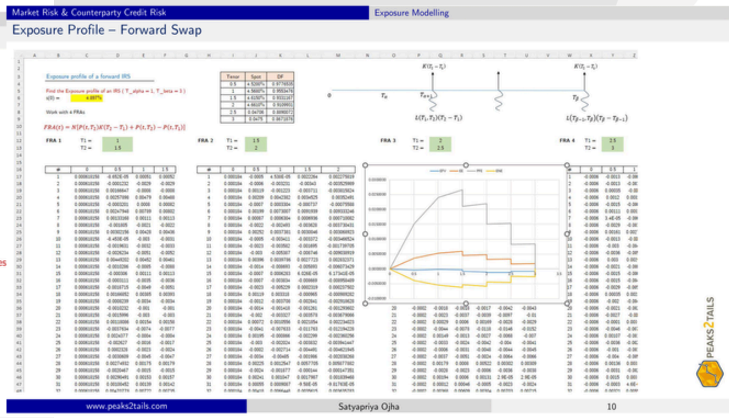
Capstone Projects Include:

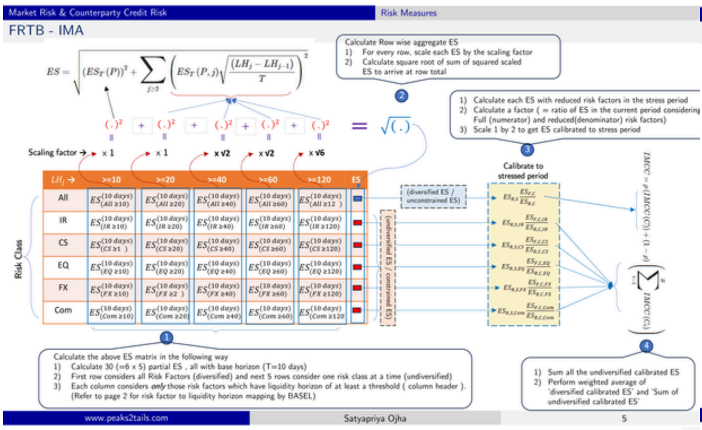
- Python Engine for Monte Carlo VaR & ES
- FRTB Capital Charge Simulator
- Exposure Engine for SA-CCR and IMM
- CVA Capital Toolkit for BA-CVA & SA-CVA
- Derivative Pricing & Sensitivity Engines
- End-to-End Validation Suite for Risk Models

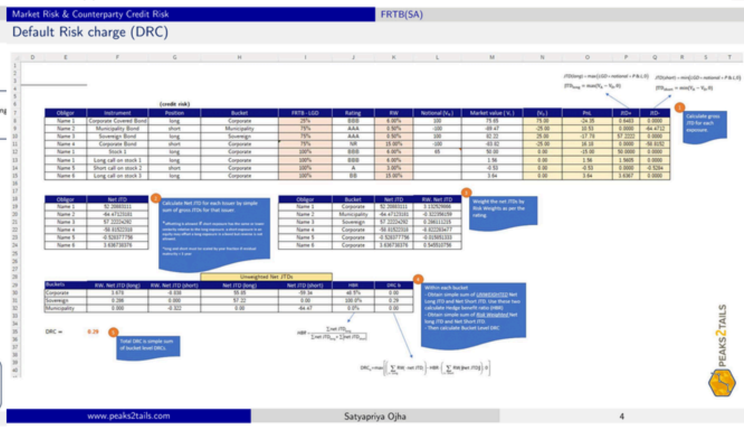


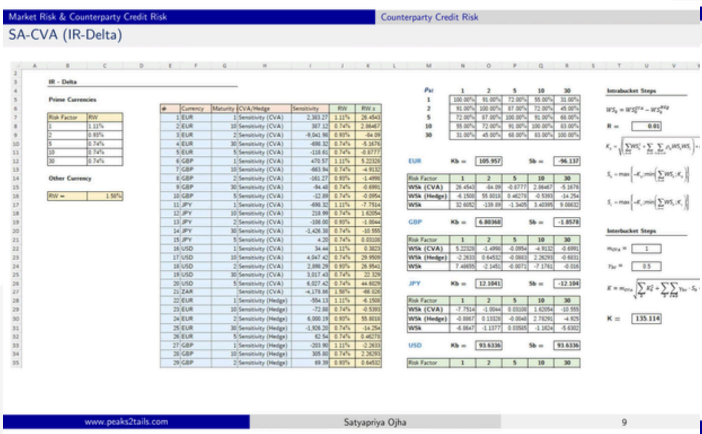


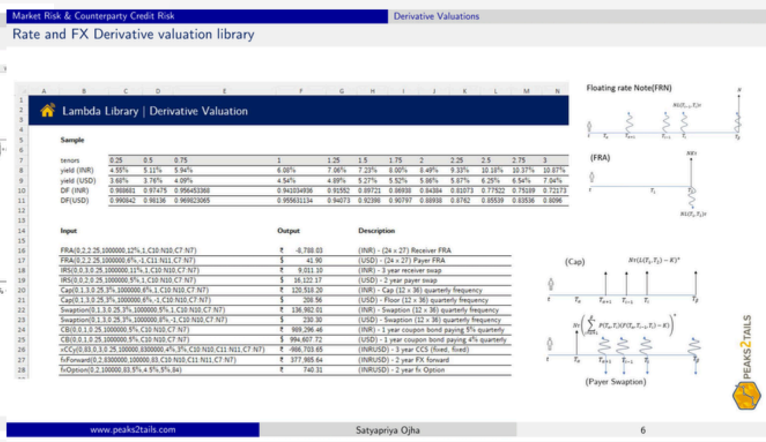












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4.Asset Liability Management (ALM)

100+ Hours | Excel + Python | ICAAP | ILAAP | IRRBB Mastery

Managing a bank's balance sheet isn't just a regulatory requirement—it's a strategic advantage. At **Peaks2Tails**, our ALM curriculum empowers Treasury, Risk, and Regulatory professionals to lead with precision, compliance, and forward-looking insight.

What You'll Master

Core ALM Foundations -

Develop hands-on expertise in:

- **Structural Liquidity Statements (SLS)**
- **LCR & NSFR Computation**
- **IRRBB - NII & EVE Calculations**
- **Fund Transfer Pricing (FTP)**

All modules are supported by real-world Excel models.

Interest Rate & Liquidity Risk Mastery-

Understand and model:

- Traditional Gap Analysis
- Duration & EVE Calculations
- Repricing, Basis, and Yield Curve Risks
- Credit Spread Risk in the Banking Book

Derivative Hedging Techniques-

Learn to hedge IRRBB and FX exposures using:

- Linear & Non-linear Derivatives
- Valuation Adjustments & Impact Analysis

Performance & Profitability Analytics-

Integrate ALM with performance management using:

- **RAROC** frameworks
- **FTP methods** (Single Pool, Double Pool, Matched Maturity)
- **FTP impact** across product lines

Behavioural Modelling of Retail Products –

Model dynamic balance sheet behavior with:

- **Prepayment & Default Models** using Cox, Logistic, and Linear Regression
- **Credit Card Behavior:** Revolvers, Transactors, Utilisation Trends
- **Fixed Deposit Renewals &**
- **Redemptions**
- **NMD Modelling:** Decay Analysis, Jarrow-Van Deventer Survival Models
- **Automatic Option Valuation for Callable Products**

Regulatory Integration: ICAAP & ILAAP–

Build dynamic, scenario-based capital and liquidity management frameworks:

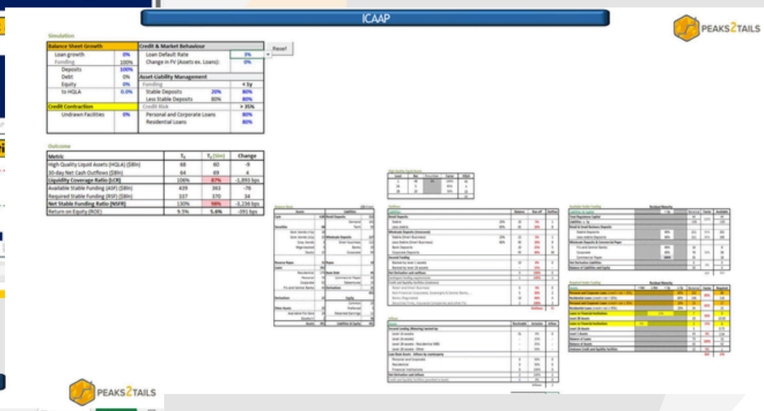
- **Pillar 1 RWA and Pillar 2 Risk Simulation**
- **Stress Testing & Scenario Design**
- **Management Action Plans & Dynamic Balance Sheet Modelling**

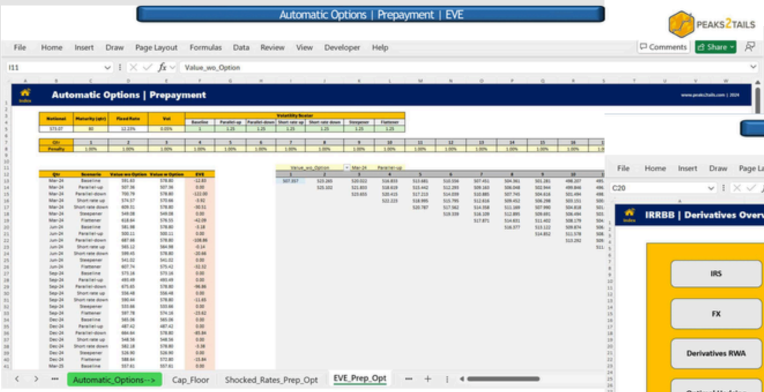
Live Simulation Workshops–

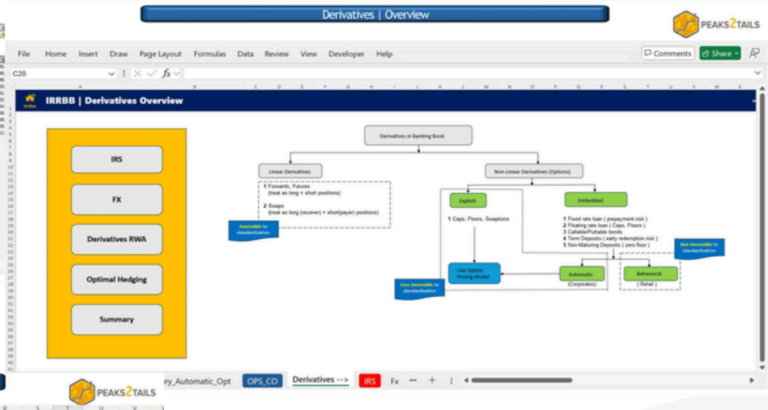
Engage in experiential learning through:

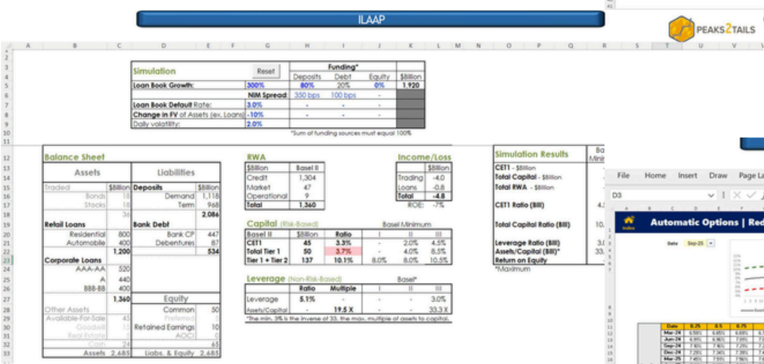
- **CLEAR OPS:** ICAAP | ILAAP | IRRBB Integration
- **Economic Capital Modelling & Strategy**
- **ProBanker ALM Simulation Game**
- **Liability-Driven Investment (LDI) Scenarios**

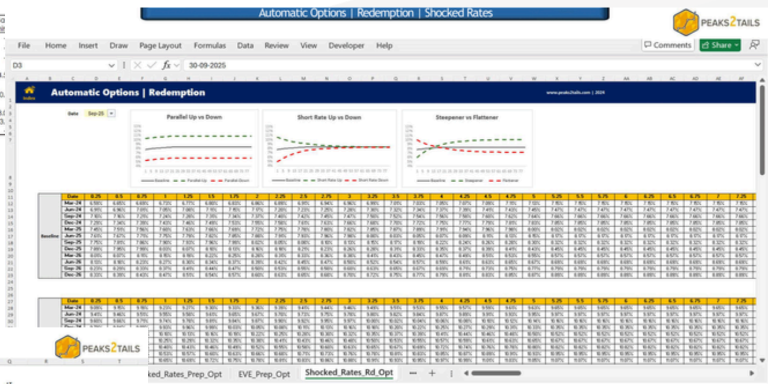

Feeder Models
Feeder Models for Assumptions
Utilisation
Default Rate
VaR
Prepayment Rate
Redemption/Rollover

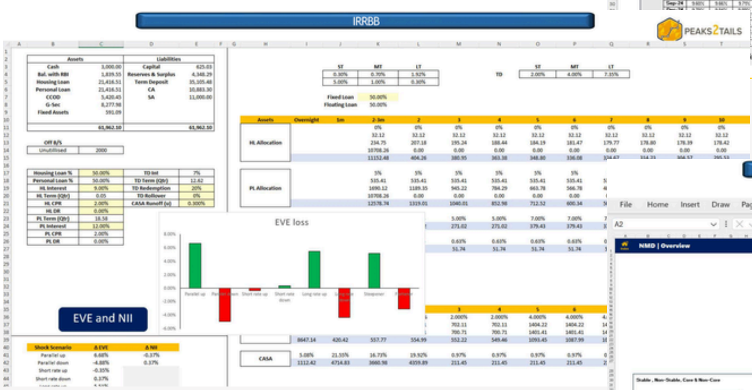

ICAAP


Automatic Options | Prepayment | EVE
Automatic Options | Prepayment


Derivatives | Overview
IRRBB | Derivatives Overview
IRS
FX
Derivatives RWA
Optimal Hedging
Summary


ILAAP


Automatic Options | Redemption | Shocked Rates
Automatic Options | Redemption


IRRBB
EVE and NII


Non-Maturing Deposits | Overview

5. Risk and AI (RAI)

155+ Hours | Excel + Python | The Fusion of Regulation, Risk & Intelligence

Artificial Intelligence is redefining risk—but only if it's responsible, explainable, and grounded in domain knowledge. **Peaks2Tails** delivers an advanced, holistic program that combines machine learning, mathematics, model governance, and regulatory use cases to prepare the next-gen Quant-Risk-AI leader.

What You'll Master

Foundations of AI in Risk -

Start with the building blocks of machine intelligence applied to financial risk:

- Supervised, Unsupervised, Semi-supervised & Reinforcement Learning
- Model Estimation & Performance Evaluation
- Text Mining, NLP & Generative AI (GenAI)
- Fairness, Ethics & Responsible AI
- AI Model Governance & Regulation

Real-World Risk-AI Use Cases-

Apply AI models to solve real financial challenges:

- PCA-based VaR for Fixed Income
- Macroeconomic Forecasting using kNN
- Derivative Pricing via Deep Learning
- Loan Default Prediction
- Anomaly Detection in Payment Systems
- Sentiment Analysis for Market Volatility
- LLMs for Regulatory Interpretation & Bias Detection
- PnL & VaR Forecasting, Liquidity Risk Modelling

Quantitative & Math Foundations-

Master the mathematics that power AI:

- Multivariable Calculus, Optimization, Vector & Matrix Algebra
- Python-based Linear Algebra using NumPy & SciPy
- Applied Differentiation, Integration & 3D Geometry for Risk Modelling

Live Workshops & Labs-

Participate in live labs on:

- Prompt Engineering
- GenAI in Regulatory Use
- Text & Modern Learning Techniques
- Bias Detection and Explainability for AI Models

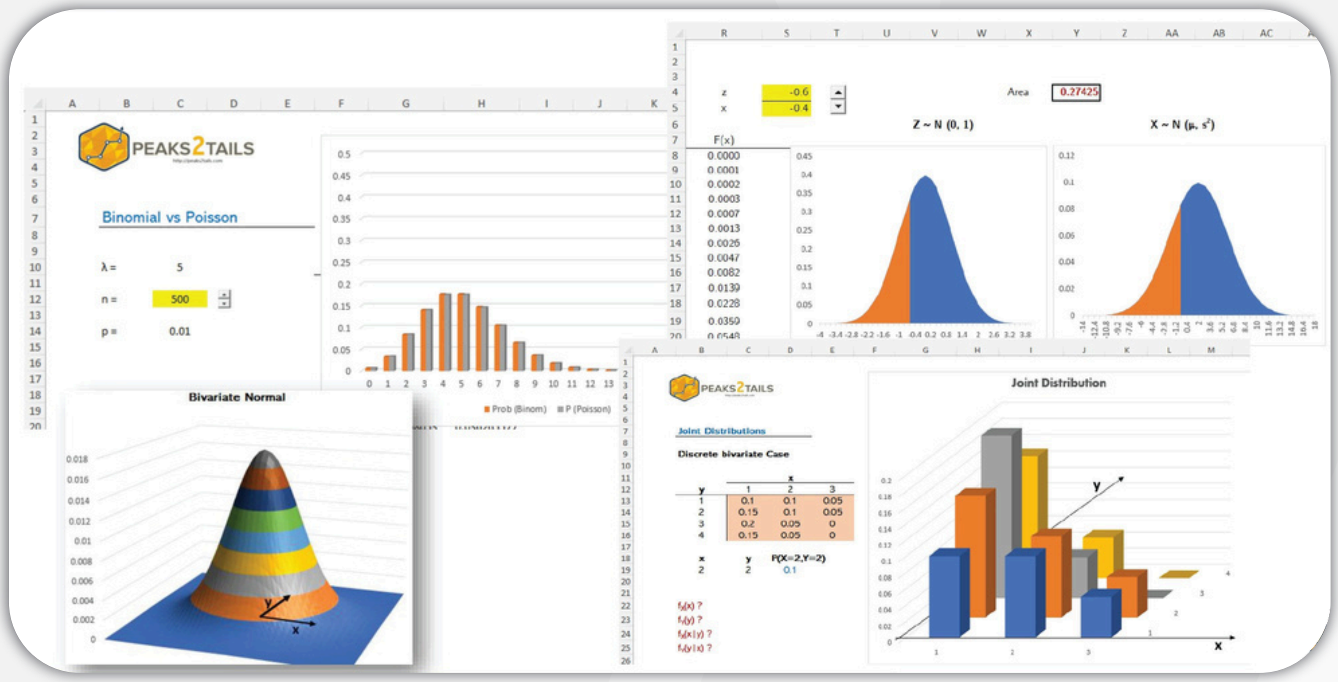
Bonus Learning Paths

- **Math Primer** (Functions, Calculus, Linear Algebra)
- **Python Applications of Algorithms**
- **Intensive Q&A + Problem Solving through self-paced & live support**

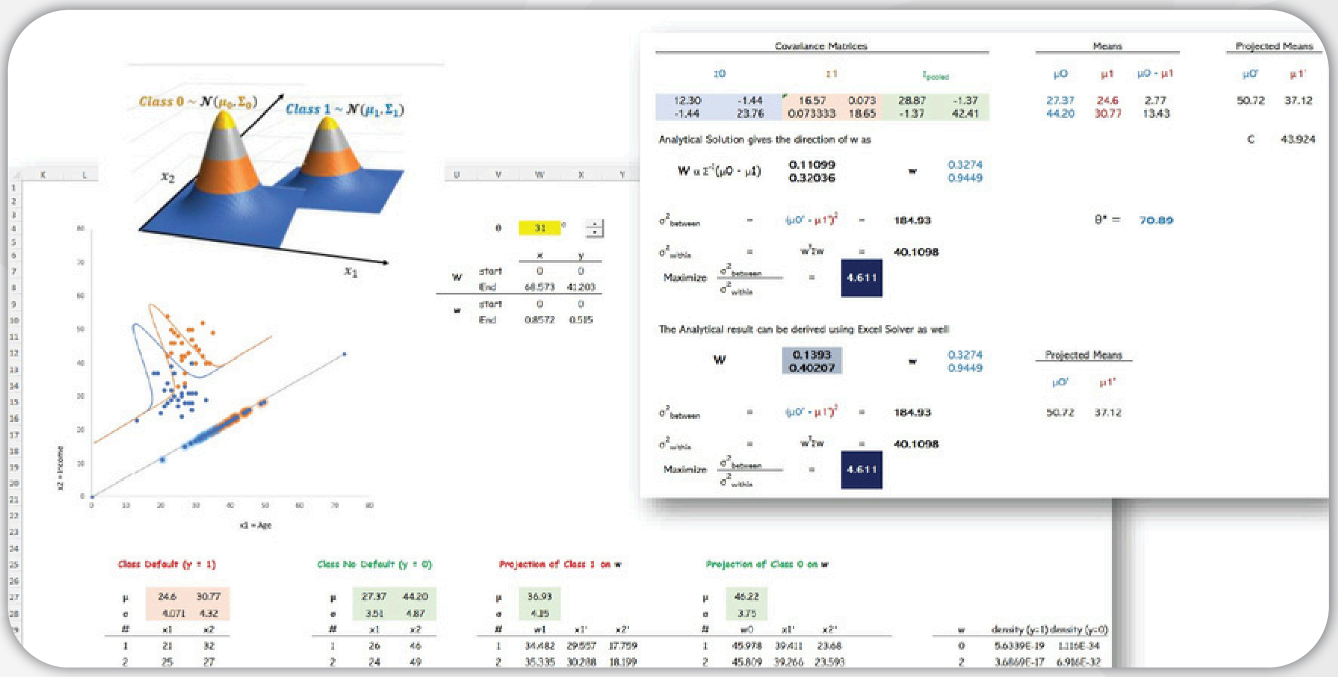
Why RAI Matters:

As regulators and institutions demand explainable, auditable AI, the RAI program positions you at the intersection of **ethics, efficacy, and execution**—a rare skillset in today's risk landscape. It bridges the gap between data science and domain knowledge, enabling responsible innovation in financial services. From fraud detection to regulatory interpretation, RAI empowers professionals to deploy AI where it matters most.

PROBABILITY DISTRIBUTION



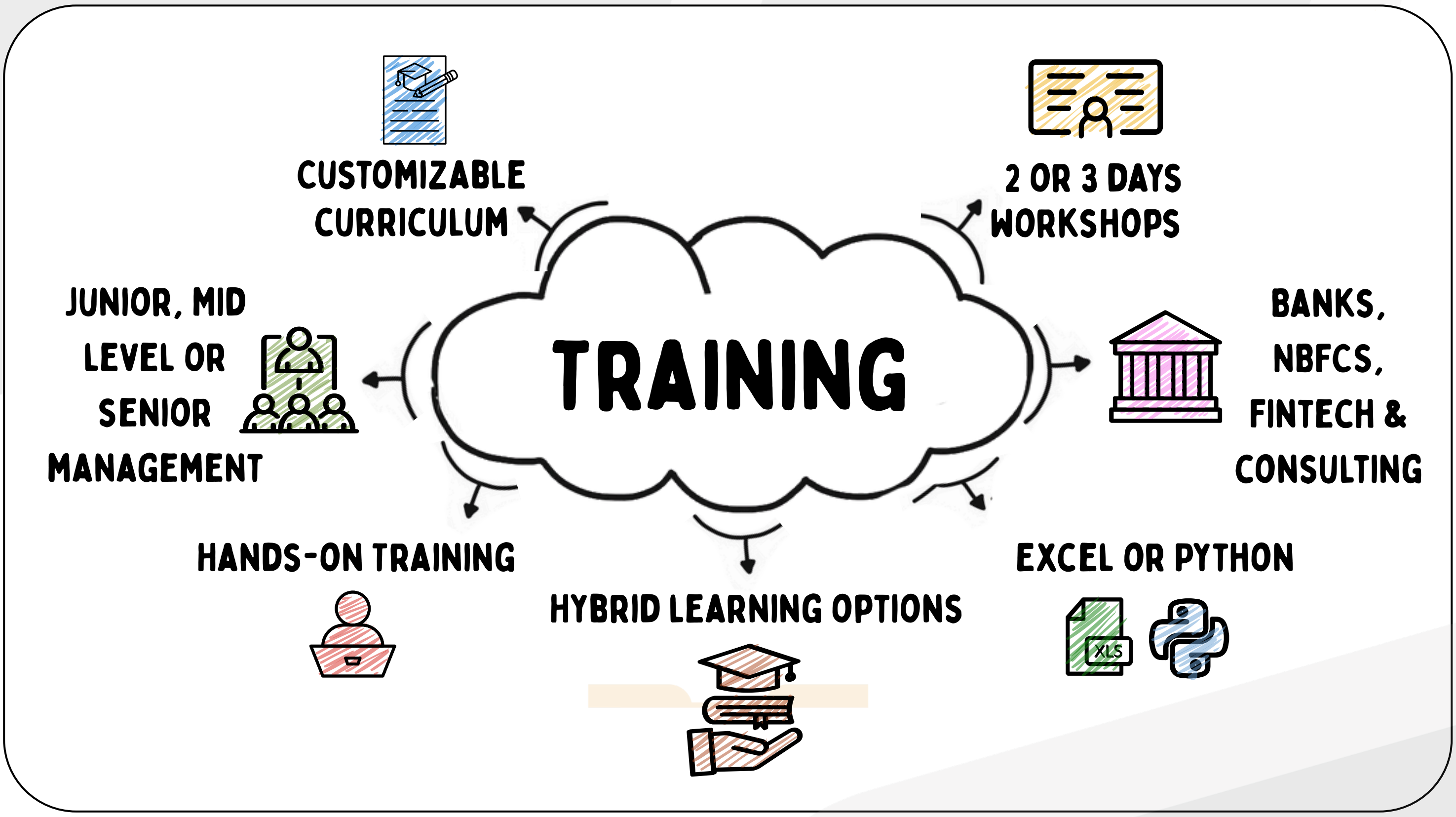
LINEAR DISCRIMINANT ANALYSIS



PEAKS2TAILS

CORPORATE TRAINING PROGRAMS

Tailored Learning, Transformative Result



SYLLABUS AT A GLANCE

Peaks2Tails

CURRICULUM

Credit Risk

1. Basic Understanding
2. Scorecards
3. Loss Modelling
4. Modelling Probability of Default
5. Modelling Loss given Default
6. Modelling Exposure at Default
7. Cure Modelling
8. Basel Capital Charge
9. IFRS 9 Introduction
10. IFRS 9 PD Calculation
11. CECL techniques
12. Actuarial Credit Risk Models
13. APC Extensions
13. IFRS 9 LGD & EAD Calculation
15. IFRS 9 Staging criteria
16. Wholesale Models
17. Low Default Portfolios
18. Stress Testing
19. Model Validation
20. Pricing Loans
21. Corporate Credit Models
22. Machine Learning for credit risk

Deep Quant Finance

PRIMER

1. Math Primer
2. Python Primer
3. Stochastic Calculus
4. Markov Models

EQUITY DERIVATIVES

13. Binomial Tree Model
14. Black-Scholes Equation
15. Finite Difference Methods
16. Local Volatility Models
17. Jump Process
18. COS method - European Option Valuation
19. Change of Measure in Multi-dimensions
20. Stochastic Volatility Models
21. Monte Carlo Simulation

PORTFOLIO MANAGEMENT

5. Mean Variance Optimization
6. CAPM & Factor Models
7. Black-Litterman model
8. Active Portfolio Management
9. Robust Optimization
10. Stochastic control
11. Statistical Arbitrage (Pairs trading)
12. Advanced Sensitivity Computation

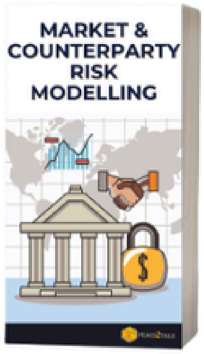
INTEREST RATE & FX DERIVATIVES

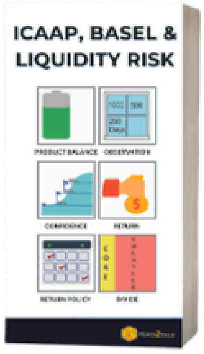
22. Short rate models
23. Interest rate and FX derivatives
24. RFR - the new regime

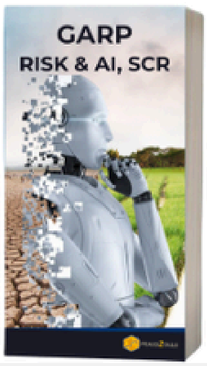
CREDIT DERIVATIVES

AI IN RISK & FINANCE

PEAKS2TAILS







Market Risk

PRIMER

1. Python Basics
2. Python Advanced Modules
3. Risk Foundation
4. Additional Primers

FRTB CAPITAL CHARGE

5. Capital Charge for Equity Class
6. Capital Charge for Rates
7. Capital Charge for FX & Commodity
8. Internal Models Method

DERIVATIVE VALUATION

9. Stochastic Processes and Applications
10. Interest Rate Derivatives
11. Term Structure Models
12. FX Derivatives
13. Hedging
14. Advanced Sensitivities

COUNTERPARTY CREDIT RISK (CCR)

15. Exposure Basics
16. CCR and Regulatory Capital Charge
17. xVA and Regulatory Capital Charge
18. Model Validation

ICAAP, Basel, Liquidity risk

1. Key ALM concepts
2. Funding Risks
3. Interest Rate Risk
4. Behavioural Modelling
5. ICAAP & ILAAP
6. Derivatives
7. Risk & Performance management
8. Fund Transfer Pricing

SCR

1. Physical Risk Modelling (excel)
2. Transition Risk Modelling (excel)
3. Scope 1,2,3 (excel)
4. Pillar 2 Physical Risk (excel)
5. Pillar 2 Transition Risk (excel)
6. Scenario analysis (excel)
7. BRSR Reporting (template)
8. Climate Risk Policy (template)
9. Account Level Stress Testing (excel)
10. Stress testing for Corporate portfolio
11. Transition Planning (excel)
12. Climate Risk for Liquidity & Mkt risk

Risk & AI

1. Supervised Learning
2. Unsupervised Learning
3. Deep Learning
4. Reinforcement Learning
5. Text mining
5. GenAI

SOLUTIONING THAT WORKS WHERE IT MATTERS

We transform our training expertise into powerful, ready-to-deploy solutions tailored for banks, NBFCs, and fintechs.

Modular & scalable designs- whether you're a small NBFC or a full-service bank.

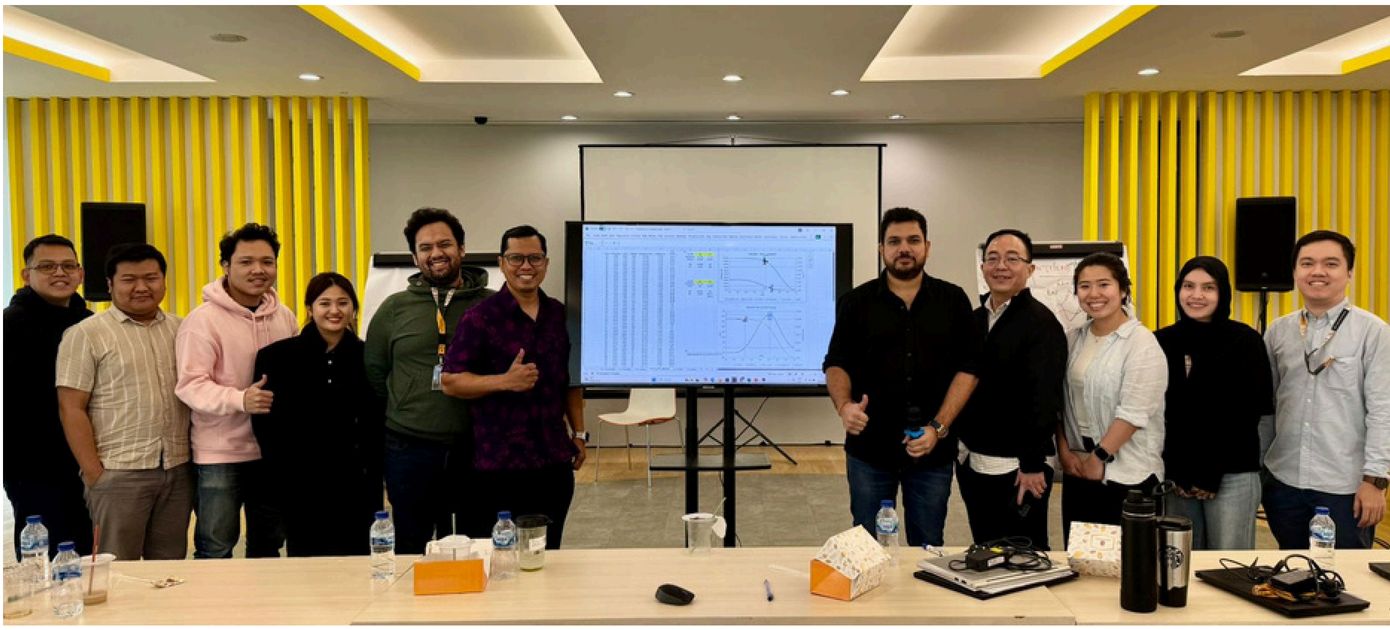
Custom-built solutions using Excel and Python

Rapid implementation with complete documentation, governance packs, & model audit trails.

Trusted by leading institutions across Credit Risk, ALM, ICAAP, ECL, and Model Validation.

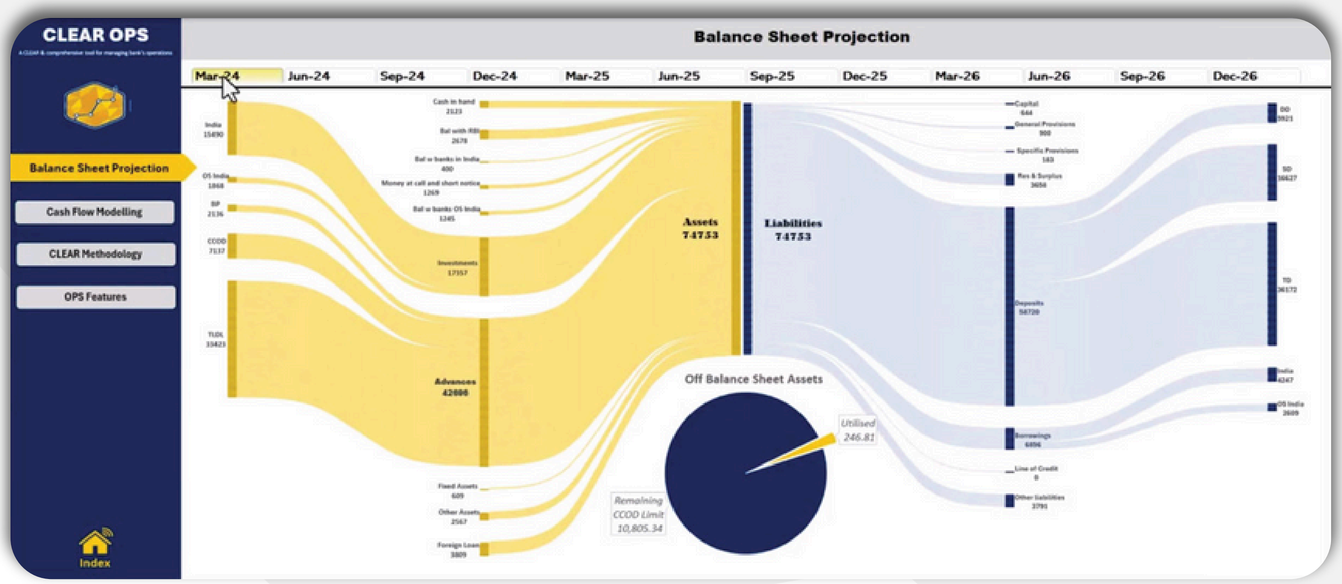
Seamless integration with your existing data architecture and reporting infrastructure.

End-to-end-ownership- from requirements to deployment, with post-implementation support.



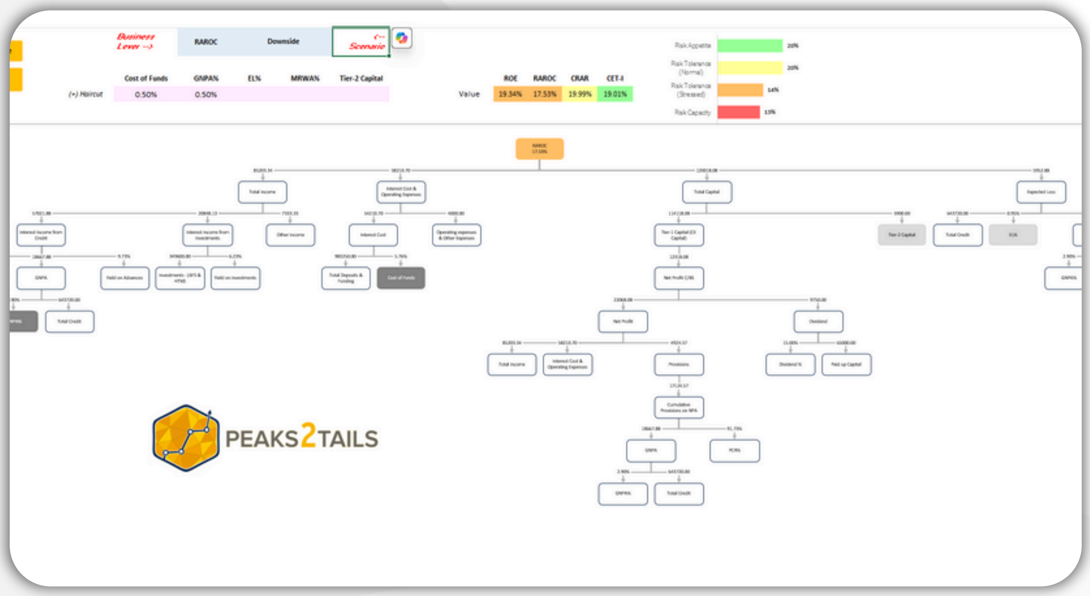
CLEAR OPS

Integrated tool for ICAAP, ILAAP & IRRBB Modelling



RISK RAINBOW

Visual framework to define Risk Appetite, Tolerance & Capacity



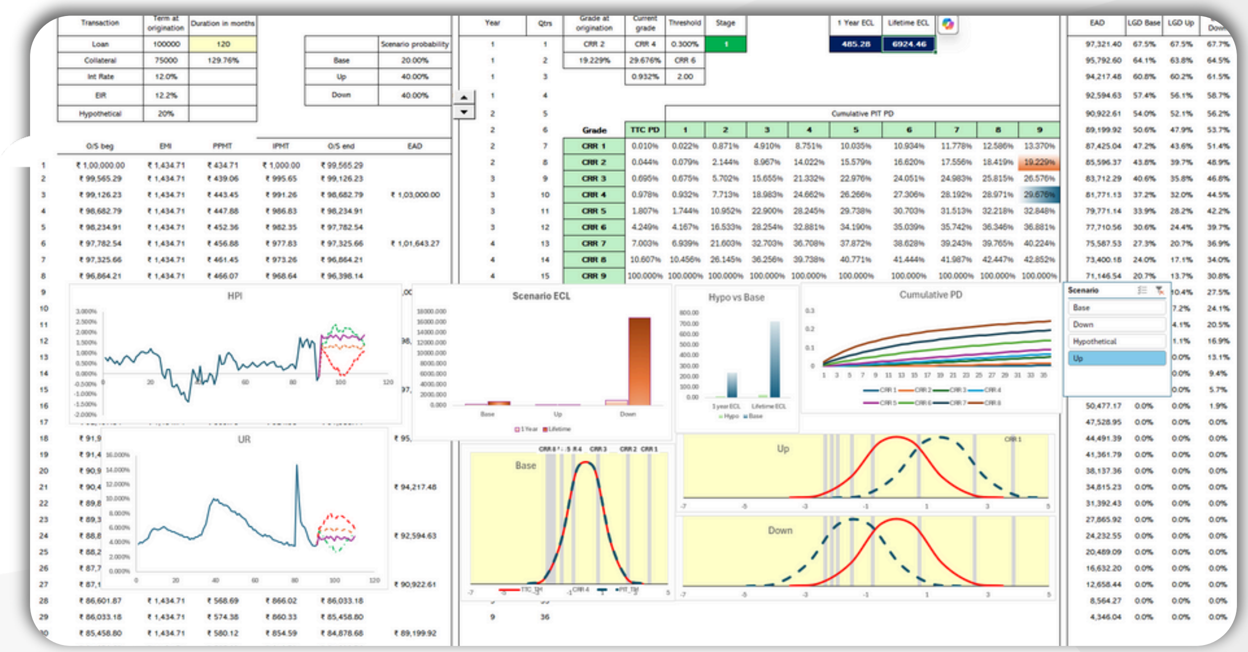
Peaks2Tails

CREDIT SPARK

Comprehensive Loan Pricing engine for dynamic lending strategies

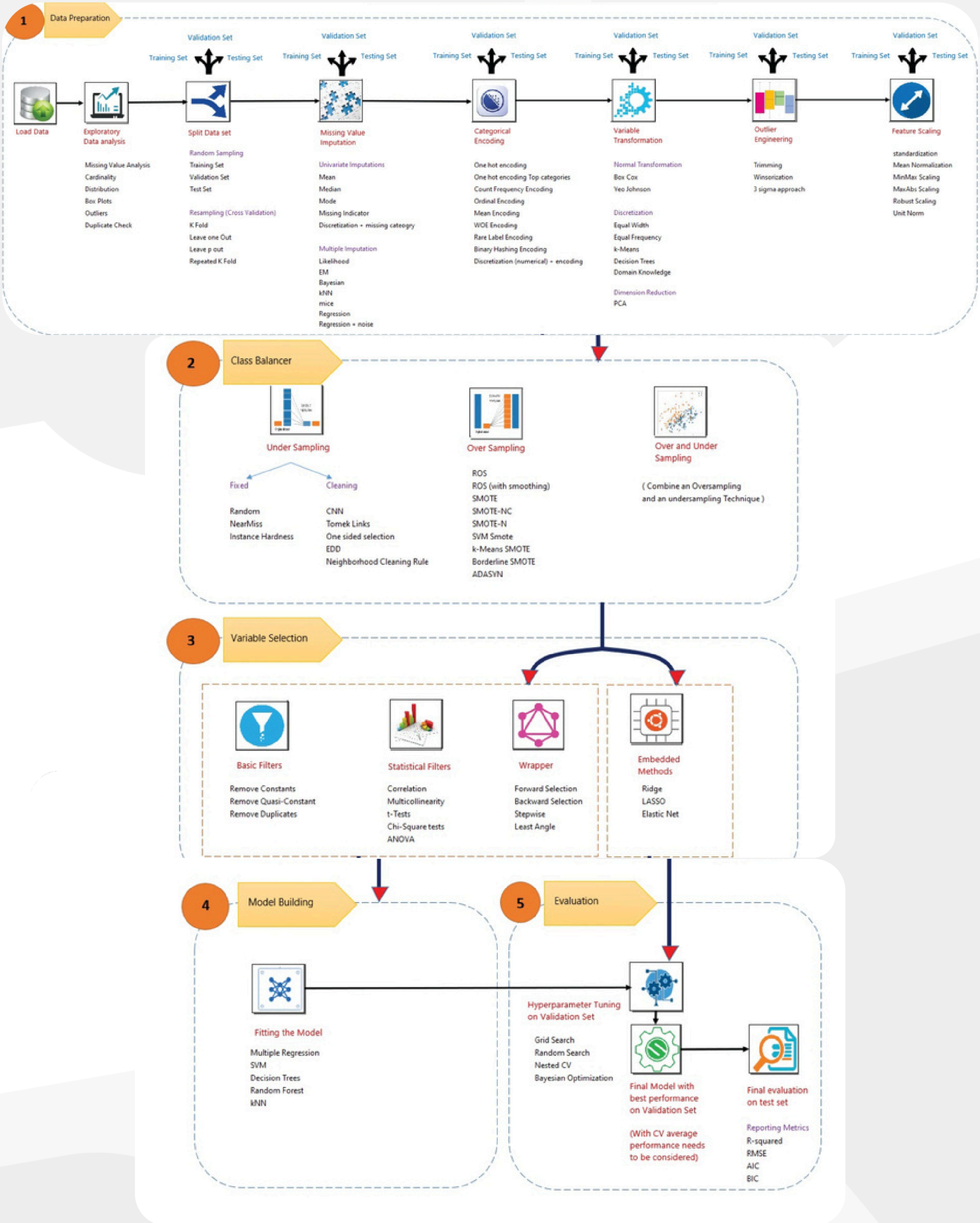
ECL SMART

Full-suite IFRS 9/CECL solution for ECL Model Development, Validation & Audit



PEAKS2TAILS

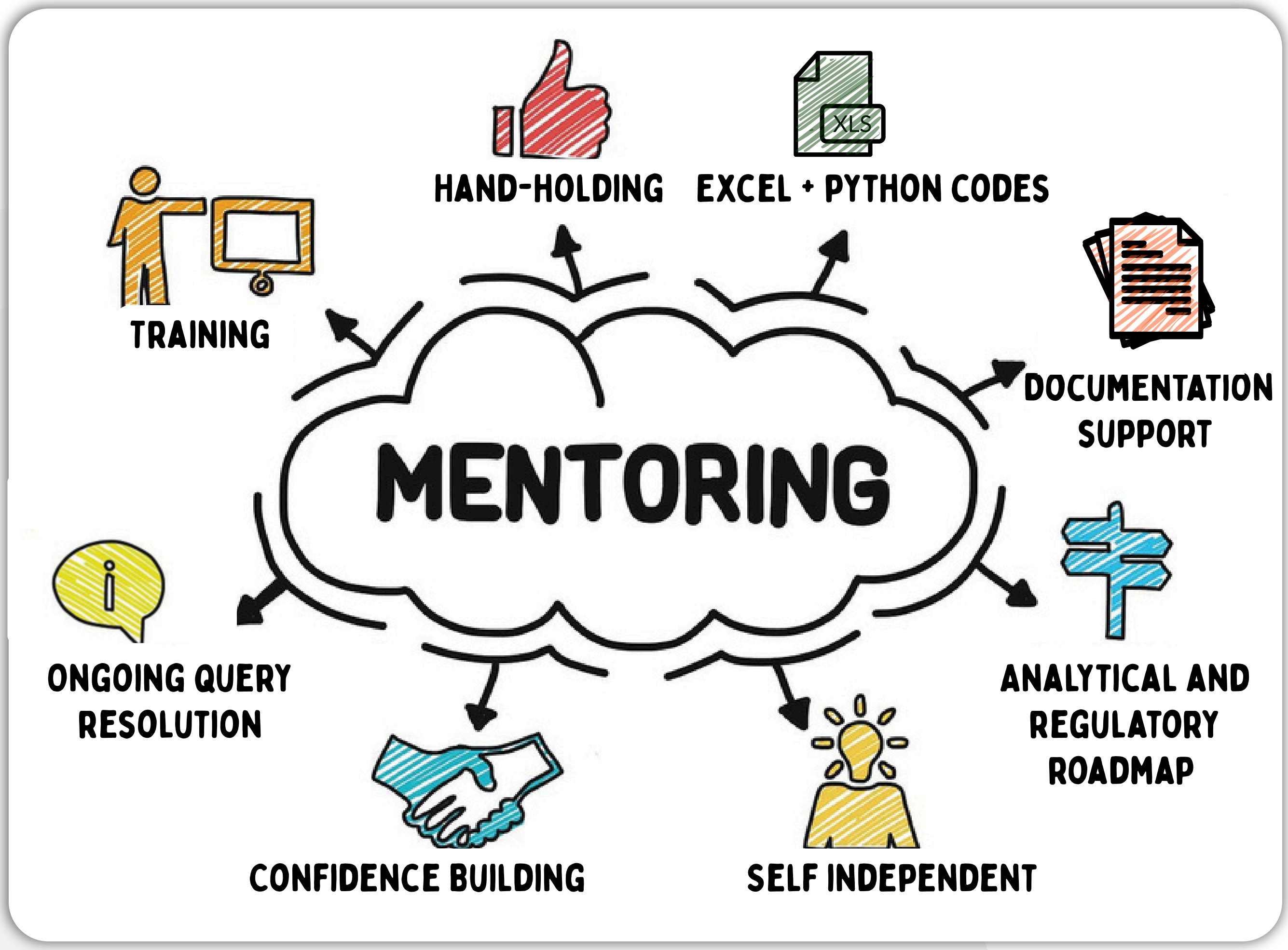
MENTOS & CHAMPS



MENTORING THAT BUILDS IN-HOUSE CAPABILITY

We don't just deliver solutions—we stay with you to ensure success.

Ongoing mentoring across **model development**, **validation**, and audit **Practical, project-based learning** with your own data.
Continuous support through implementation and regulatory audits Enables your teams to transition from **dependency to independence.**
Built on the same **high-impact curriculum** we teach professionals



One partner. Training, Solutioning, and Mentoring—all under one roof.

OUR GLOBAL CLIENT REACH

We have delivered high-impact training, advisory, and mentorship to a wide spectrum of organizations, including:

- Leading **private and public sector banks**
- **Regulatory bodies** and **credit bureaus**
- Global **consulting firms** and **fintech innovators**

Whether it's building retail scorecards, designing ICAAP frameworks, or deploying advanced machine learning in credit risk, our engagements go beyond instruction—toward **real transformation**.

5000+ PROFESSIONALS

Trained Across the Risk & Finance Spectrum

From early-career analysts to senior risk officers, Peaks2Tails has trained over 5000 professionals across Asia in areas such as credit risk modelling, IFRS 9, quantitative analytics, Python, and AI in finance. Our participants come from leading banks, fintechs, consulting firms, and regulatory bodies—equipped with skills that are immediately applicable and future-ready.

WHERE OUR ALUMNI WORK

Top Banks, Global Consultancies, Leading Fintechs.

HDFC BANK, Union Bank of India, punjab national bank, SBI
ICICI Bank, Moody's, HSBC, DBS
OliverWyman, Canara Bank, KPMG, pwc
standard chartered, carbon, citibank, Deloitte.
BARCLAYS, neo bank, EY, AXIS BANK
CIBIL Part of TransUnion, JPMorganChase, Goldman Sachs, WELLS FARGO
Morgan Stanley, Deutsche Bank, BNP PARIBAS

TESTIMONIALS

यूनियन बैंक
Union Bank of India

CERTIFICATE OF APPRECIATION

This is to certify that **Mr. Karan Aggarwal** from M/s PEAKS2TAILS LLP has successfully conducted a highly insightful and engaging training program on **Credit Risk Modelling** with **hands-on exercises** for our team.

The training program was instrumental in enhancing the knowledge and skills of our team members in the areas of credit risk management. Mr. Karan Aggarwal demonstrated outstanding expertise and professionalism throughout the sessions, providing valuable practical insights and fostering a collaborative learning environment.

We extend our sincere appreciation to him for his contribution towards improving participants understanding of complex credit risk topics and enhancing our internal capabilities in managing and modelling expected credit losses.

We highly recommend Mr. Karan Agarwal and his team at M/s Peaks2Tail for their professionalism, knowledge, and dedication in delivering high-quality training sessions.

Date: 06.03.2025
Location: Mumbai

Ashwini Kumar Choudhary
(Chief Risk Officer)

AWARDS- BEST CREDIT RISK TRAINING & DEVELOPMENT + LIQUIDITY RISK SOLUTION

"

YOUR RISK TRANSFORMATION PARTNER

Peaks2Tails is more than a training provider—**we're your partner in building future-ready risk capabilities.**

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www.peaks2tails.com

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