



Amay Charles

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Summary

Results-driven professional with 5+ years of experience across BFSI, sales strategy, governance, risk management, and investment advisory. Proven ability to lead cross-functional initiatives, strengthen control frameworks, and drive data-backed business decisions across stakeholder environments. Skilled at translating ambiguity into structured execution and measurable impact.

Professional Experience

Analyst, Risk Management | American Express | Gurugram

Apr 2022 – Apr 2026

Responsible for ensuring adherence to Rules of Engagement and driving Risk Management and mitigating Misconduct

- **Led and mentored a team of 4 analysts**, owning strategic direction and delivery outcomes across key initiatives
- Strengthened governance across incentive pay-outs for 1500+ sellers, **drove 1% cost reduction** on **\$200Mn+ potential volume**
- **Drove 20% efficiency** by leading the CRM transformation strategy, **leveraging GenAI** for sales data accuracy and automation
- Identified governance gap in 'Proactive Limit Increase' program - **automated validation** to distinguish system-generated vs. sales-driven requests across 6+ segments, **flagged 5%** of quarterly cases, **prevented ineligible payouts** to the sales colleagues
- Spearheaded 2025 strategic planning initiative, aligning priorities across **5+ segments** and influencing **50+ senior leaders**
- Led monthly governance updates for **5+ GMs**, including trends and outlier analysis, enhancing sales team's decision-making
- **Advised 20+ GMs and VPs** across segments on governance and sales strategy, enabling faster executive decision-making
- **Shaped GTM governance** by analyzing product, customer and channel dynamics to design sales controls
- **Drove seller adoption of ROE** through targeted training and governance integration across sales processes
- **Developed performance metrics** to identify performance gaps, drove targeted interventions and sales team improvement

Credit Analyst | Apeiron Management Private Limited | Gurugram

Jan 2021 – Apr 2022

Responsible for managing and analysing a diverse range of credit and equity instruments and monitoring portfolio performance

- Tracked and monitored the performance of positions in alternate asset classes including ABS CDO, TruPS, CLOs and REITs for Astra-Amco (Hedge Fund that focused credit instruments) with a portfolio size ranging from a few million to \$1 billion
- Examined US and European RMBS, CMBS and CLOs focusing on overall collateral for **12+ clients in UK and USA**
- **Built Bloomberg-linked Excel dashboards** with live market data to automate security monitoring and portfolio tracking
- Analysed 70+ stocks for investments with a **portfolio size of \$20 million**, prepared 40+ research reports on underlying assets

Education

B.Sc (H) Mathematics - St. Stephen's College | New Delhi, India

Accomplishments and Awards

- Awarded as '**The Scientist, AmEx**' twice in 2025 for driving innovative reporting solutions, out of a pool of 35+ colleagues
- Awarded '**The Guardian, AmEx**' in 2024 out of 40+ colleagues for leading cross-functional senior forums across Control Management, Commercial Effectiveness, Sales Enablement & Insights to resolve non-compliant sales and strengthen controls
- Invited as a **judge for multiple national-level case study competitions**, evaluating strategies from 1,000+ teams across India
- Awarded a **scholarship of INR 1,00,000** in school on academic distinction by Echelon Institute of Technology
- Awarded **Gold Medal** for academic excellence for 3 consecutive years, recognizing outstanding record among 250+ students

License & Certifications

McKinsey Forward Learning, Decision Making Strategies, Microsoft Excel, Microsoft PowerPoint, Data Science, Retail Management - Merchandising, Distribution and Marketing, Pre-MBA Statistics

Co/Extra-curricular

- **Chief Advisor, Uncollared Club - Pet fashion and accessories brand**: Led strategic initiatives across product development, branding, vendor partnerships, & GTM strategy, contributing to **₹2.5 lakhs+ in sales & 170+ customer acquisitions** in 60 days
- **Leadership: Cell Head, General Management & Leadership Cell**, driving placement-focused initiatives for 160 students through structured prep ecosystems and workshops | **Captain, PGPX Basketball Team**, leading the team across competitions
- **Corporate Social Responsibility - American Express, Skill Workshop Organiser**: Organised workshops by inviting working professionals on skills such as arts & crafts, sports & vocational training, to help 300+ students develop practical expertise
- **MedHeal Foundation - NGO** that utilises excess medicines to benefit socially fragile groups, University Head: Mentored a team of 50+ students, collected 2kg unused medicines from religious institutions and organisations by setting up donation boxes
- **Placement Cell, St. Stephen's College - General Secretary**
 - Optimised placements, minimised 30+ offer wastage through a Tier system, led 45+ members to work with 110+ firms
 - Managed relations with Principals and Directors of 40+ firms including McKinsey, BCG and Bain, onboarded 5+ recruiters
- **Consulting Club, St. Stephen's College - Coordinator**
 - Assisted 100+ students with recruitment by conducting workshops, invited experts for sessions on placement preparations
 - Ideated and conducted 10+ sessions including 'CV building', 'interview preparation'; witnessed footfall of 150+ attendees
- **Vice-Captain, Stephen's Basketball Team**: Led 14+ players to championships in multiple tournaments
- National Finalist out of 400+ teams for Super Dalals, market simulation trading competition by Finance and Investment Cell