

NAPAT SEELPIPAT

AI Engineer | ML & Generative AI | Financial Services Consultant | Credit Risk Modeling
Bangkok, Thailand | napat.seelpipat@gmail.com | +66 80 552 2557 | [linkedin.com/in/napat-seelpipat-205415280](https://www.linkedin.com/in/napat-seelpipat-205415280)

PROFILE

AI/ML Engineer with 2+ years in financial services consulting at KPMG, delivering end-to-end credit risk solutions—from requirements and data analysis to model development, validation, deployment, and UAT. Collaborated with cross-functional stakeholders, vendors, and client teams, including knowledge transfer and training workshops. Master's in Industrial Engineering from Chulalongkorn University with publications on explainable ML (Springer) and NLP sentiment analysis (Fuji Technology Press). Proficient in Python, SQL, and ML/credit risk modeling; certified in generative AI engineering and MLOps, with focus on emerging AI tools and frameworks.

PROFESSIONAL EXPERIENCE

Credit Risk Consultant *Financial Services Advisory, KPMG Thailand* Sep 2021 - Dec 2023

- Developed 3 credit scoring models (A/B/C Scorecards) including an end-to-end debt collection scorecard using Python, R, SQL, and SAS for 2 state-owned specialized financial institutions; conducted credit score validation services for the nation's leading credit assessment organization, assessing model performance and stability
- Implemented ECL impairment models (PD, LGD, EAD) under TFRS 9 for banks, leasing companies, and specialized financial institutions; recalibrated PD models for a major non-bank financial services provider to support internal credit risk management
- Performed audit procedures over ECL models for leading financial institutions across commercial banking, digital lending, and micro-finance sectors, ensuring compliance with TFRS 9
- Served on the People & Change Committee designing onboarding processes and resources; mentored junior team members from diverse backgrounds; facilitated internal knowledge-sharing sessions and client workshops

Teaching Assistant *Peking University, Beijing* Jun - Jul 2024

- Supported course operations for "Financial Decisions in Engineering Project Management" to nearly 100 international students in the Globex Julmester program; managed course logistics, created examinations, and provided academic support

Teaching Assistant *Chulalongkorn University* 2024 - 2025

- Supported delivery of "Engineering Economy and Applications" to nearly 200 undergraduate students from the Industrial Engineering and International School of Engineering programs; managed course logistics, created examinations, and provided academic support

Research Intern *DRMIS Research Group, Chulalongkorn University* May - Jul 2020

- Collected and preprocessed tweets during Thailand's COVID-19 lockdown using Twitter API and NLP (TF-IDF, NLTK); built a sentiment classification model, contributing to tourism policy recommendations – published in the Journal of Disaster Research

TECHNICAL SKILLS

Programming Languages	Python, SQL, R, SAS
AI / ML	PyTorch, TensorFlow, Keras, Hugging Face, LangChain, scikit-learn, XGBoost
Generative AI	LLMs, fine-tuning, prompt engineering, RAG
Data Science	Explainable AI, NLP, sentiment analysis, statistical modeling, feature engineering
Tools & MLOps	Docker, Kubernetes, MLflow, FastAPI, CI/CD, Git, Jupyter, Tableau
Domain	Credit scoring (A/B/C scorecards), expected credit loss (ECL), model validation, model calibration

EDUCATION

M.Eng. Industrial Engineering *Chulalongkorn University* 2024 - 2025

Thesis assessment result: Very Good

B.Eng. Industrial Engineering *Chulalongkorn University* 2017 - 2021

First Class Honours

CERTIFICATIONS

AI & ML: IBM Generative AI Engineering Professional (16 certificates) | IBM AI Engineering Professional (13 certificates) | IBM Data Science Professional (12 certificates)

Credit Risk: Credit Scorecard Development & Implementation (SAS)

Programming & Tools: DevOps to MLOps Bootcamp (Packt) | R Programming (Johns Hopkins) | SAS Programming 1 & 2 | HTML, CSS & JavaScript (IBM)

PUBLICATIONS

- Analyzing Adolescents' E-cigarette Initiation Tendency Using Explainable Machine Learning
Journal of Computational Social Science, Springer (2025)
- Twitter Sentiment Analysis of Bangkok Tourism During COVID-19 Pandemic Using Support Vector Machine Algorithm
Journal of Disaster Research, Fuji Technology Press (2021) – JDR Most Cited Paper Award 2024

LANGUAGES

Thai (Native) | English (TOEIC 890)