



ANURAG SHARMA

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PROFILE SUMMARY

- A **PGDM** professional having 12 years of rich experience in Credit Risk Analytics and Modeling, Decision and Regulatory Modeling (Loss Forecasting) and implementation of Data Analytics projects in client facing roles with management consulting and IT firms.
- Currently working as Engagement Manager at **EXL Analytics**.
- Areas of Core Competencies includes:
 - **Key Competencies:** Credit Risk and Regulatory Modeling (PD, EAD and LGD) – CCAR, CECL, IFRS9, Decision Modeling (Underwriting and Behavior Scorecard Models), Model Validation, Design and Implement Modeling Pipelines, Machine Learning, Capacity Building, Agile Project Management, Project and Client Management, Resourcing
 - **Statistical Techniques:** Linear regression, Logistic Regression, Clustering, Random Forest, Descriptive and Predictive Data Analysis and modelling, Machine Learning - Ensemble models (XGBoost)
 - **Tools:** PyCharm, PySpark, Hive, Spyder, Jupyter Notebook, SAS/BASE, SAS/SQL, SAS/MACROS, SAS EG/ EMiner, PL/SQL Developer, Tableau, Power BI, Excel, AWS
 - **Programming Languages and frameworks:** Python (Data Science), Base/Advanced SAS, SQL, PL/SQL, Shell Scripting, Credit Risk Modelling (PD, EAD, LGD), CECL and CCAR Loss Forecasting

EDUCATIONAL QUALIFICATIONS

YEAR	DEGREE	INSTITUTE/UNIVERSITY	PERFORMANCE
2016	PGDM (Finance)	Indian Institute of Management Kashipur	8.14/10
2009	B.E (Electrical)	DCRUST Maharishi Dayanand University Rohtak	67.9 %

KEY PROJECTS

Credit risk and Regulatory Modelling for APAC region of Large BHC for Unsecured Retail Portfolio

Keywords: Data collection, Data Preprocessing, PD, LGD and EAD modelling, CECL, IFRS9 and CCAR Loss Forecasting

SAS: SAS EG, Logistic Regression (fractional logit), GLM, Clustering

- Requirement elicitation and strategic planning of data collection, hypothesis and model finalization
- Data collection (macro-economic data) from external agencies and mapping with existing data
- Finalizing default definition and criteria and build PD model using logistic regression ML algorithm and variable selection (macroeconomic variables)
- Assumption analysis – modeling and non-modeling
- Develop LGD (recovery model) and EAD models using linear regression algorithm and calculate Expected Loss, model selection and validation
- Performing back-testing and sensitivity analysis for model selection
- Staging criteria for IFRS9 model ECL calculation
- Technical documentation (model development documents)
- Engagement management – resourcing, project planning, billing, end to end delivery

Marketing Analytics & Consulting using Logistic Regression Model

Keywords: Requirement elicitation, Logistic Regression, Python, PySpark, Hive

- Built a Logistic Regression model that can predict and analyze whether the users based on certain attributes will buy a new product launched by the company
- Conducted Requirement Scoping, Data Analysis, Data Science Support, Management reporting & Strategic Research
- Variable selection, model selection, model validation and technical documentation

Co-Branded Credit Card Movement and Customer Churn model

Keywords: Attrition Model, Logistic Regression, Decision Tree, Segmentation, Clustering, SAS EG

SAS: Variable Reduction, Proc Logistic, Proc Corr, Proc Rank, Proc Append, Proc Sort, SAS/SQL, SAS EG

- Customer Profiling and Segmentation based on the Demographics and transactional data
- Decision tree analysis to predict the contributing variable
- Attrition model to focus retention activity on those customers most likely to churn
- According to the availability of budget with the client, identified target customers using ROC curve
- Technical Documentation – Model Development Document etc.

WORK EXPERIENCE

EXL Analytics	Engagement Manager, Credit Risk	Mar'21 - Present
<ul style="list-style-type: none">● Engagement management for large BHC for regulatory and predictive modelling – CECL, IFRS9 and CCAR Loss Forecasting, automation of data extraction and modeling workflows and pipelines● Development of Acquisition and Behavioral Scorecards, PD models, EAD and LGD models, Loss Forecasting models, collection strategies, marketing mix model development, scenario analysis● Process re-engineering and automation of production review of model outputs		
Ernst & Young India	Senior Consultant, Risk Advisory	Aug'19 – Feb'21
<ul style="list-style-type: none">● Development and implementation of predictive data analytics models for clients in Public Audit and BFSI domain, design and development of AI use cases and Proof of Concepts for audit and BFSI clients, GRC modelling● Design and development of MIS and Dashboards based on design thinking principles● Conducting requirement elicitation and As-Is analysis of GRC applications and identification of Data Analytics use cases in addition to Project delivery, client handling and team management		
PricewaterhouseCoopers India	Senior Consultant	Jul'16 – Aug'19
<ul style="list-style-type: none">● Descriptive and Predictive Data Analysis and Modelling, Data Strategy, Forecasting, Business Intelligence Strategy and Implementation for clients in BFSI, Telecom and Retail● Performing Process Assessment through As-Is and Gap Analysis, Business Process Re-Engineering● Technical Documentation – Business Requirement Documentation, Functional Requirement Specifications and Detailed Project Report		
AMDOCS DVCI Pune	Senior Subject Matter Expert	May'13—Jun'14
<ul style="list-style-type: none">● Held responsibility for Development Environment Support, Maintenance, ETL and Data Cleansing for CRM Product● Implemented Open source critical software Cygwin leading to annual licensing cost saving as part of Build and Release		
Tech Mahindra Limited Pune	Technical Associate	Feb'10—May'13
<ul style="list-style-type: none">● Worked on Operational Support System (OSS) for Service Fulfillment and Workflow - British Telecom Client● Automated monitoring tasks and created a dashboard resulting in 1 man-hour saving per day, KPI and KCI monitoring through MIS implementation● Carried out Change Management, Incident Management and Configuration Management activities as a part of DevOps		

ACHIEVEMENTS

- AWS Certified Cloud Practitioner and AWS Certified Solution Architect Associate
- EY Badges – Bronze for Data Visualization using Power BI
- SAS Certified Statistical Business Analyst Using SAS 9: Regression and Modeling

PERSONAL DETAILS

- Date of Birth : 5th August, 1986
- Languages Known : English and Hindi