



ABHISHEK KUMAR AGRAHARI

MSc Statistics and Computing

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SUMMARY

Motivated by practical applications of skills for betterment of the organization and self. Always tries to push myself to change with time and technology. Interested in working with **data problem-solving**, applying statistical tools and **machine learning algorithm** to real world problems. Skilled in **Python, SAS, SQL, Credit Risk Model Development and Validation, Tableau, Snowflake, Pyspark, EDA**.

EDUCATION

| Name of course | Passing Year | Name of institute | %/CGPA |
|---------------------------------|--------------|--------------------------|--------|
| M.Sc. in Statistics & Computing | 2022 | Banaras Hindu University | 9.09 |
| B.Sc. (Hons) in Statistics | 2020 | Banaras Hindu University | 7.47 |
| UP STATE BOARD (Class XII) | 2017 | Sankat Mochan School | 79.4 % |
| ICSE (Class X) | 2015 | ST. Thomas School | 75.6 % |

EXPERIENCE

Coforge | Data Engineer

Aug 2022 to Ongoing

- Development of credit risk models to ensure compliance with regulatory requirements like **IFRS 9, CCAR, Stress Testing** and internal standards, enhancing the accuracy and reliability of risk assessments, utilizing advanced statistical methods and tools such as Python, SAS, SQL, and Excel.
- Conducted detailed analysis and development of **Scorecard, PD Model**, ensuring they accurately reflected the creditworthiness of clients.
- Resulted in improved model accuracy and compliance, enhancing the organization's risk management capabilities.

The Modern Data Company | Data Analyst-Intern

June 2022 to Aug 2022

- Embarked on a journey of data exploration and analysis, honing skills in data processing, transformation, and visualization.
- Played a pivotal role in optimizing SQL queries, enabling efficient handling of JSON files, and facilitating comprehensive data analysis.
- Extracted valuable insights and presenting findings through compelling visualizations, contributing to data-driven decision-making processes.

PROJECTS

Fifth Third Bank (Coforge)

Aug 2022 to Ongoing

- Working with the Credit Risk team, where I applied advanced statistical techniques and leveraged tools such as Python, SAS, Model Validation, SQL, Tableau, and Excel to extract actionable insights from large datasets, significantly enhancing strategic decision-making and risk mitigation strategies.
- Prepared validation reports and presentations for regulatory bodies, effectively communicating complex model validation results.
- Initially migrated data to Snowflake, which improved data accessibility and enabled more efficient credit risk analysis, enhancing client satisfaction.

Forecasting for Supplement Store Sales (Self project)

Jan 2022 to Mar 2022

- For categorical variables *Store_Type, Location_Type, Region_Code* extracted one hot encoded features.
- Analysed correlation for all the features with the Sales, then Remove the Outliers of dependent variable *Sales*.
- Fitted Linear Regression model followed by improving multicollinearity than implemented Ridge and Lasso.

Bangalore House Price Prediction (Dr. Jyoti Kirar)

April 2021 to June 2021

- Dealt with **missing observation** and **visualization** using different python libraries to prepared our dataset for further analysis.
- Randomly splitting the dataset into training and testing set to check the model performance at the end of implementations.
- Developed model based on the application of regression analysis and predicted the price of house.

SKILLS

- Tools & Technologies** - SAS | Python | SQL | Model Validation | MS Excel | Pyspark | Snowflake | Tableau | Exploratory Data Analysis | DataStage
- Core Courses** - Statistical Inference | Hypothesis Testing | Regression Analysis | Logistics Regression
- Language Skills** - English: Advanced | Hindi: Superior

OTHER EXPERIENCES

| | | |
|----------------|---|----------|
| ONLINE COURSES | • <i>Credit Risk Modelling in Python, Udemy</i> : Enhanced End to End Model Building of PD,LGD,EAD and Excepted Loss | Jul 2024 |
| | • <i>Python for Everybody, Coursera</i> : Got to know many statements, expressions, functions of python. | Feb 2023 |
| | • <i>Machine Learning with Python, Coursera</i> : Learned algorithms of supervised machine learning. | Sep 2022 |
| | • <i>Essentials of Data Science with R Software - 1: Probability and Statistical Inference (prof. Shalabh)</i> | Aug 2021 |
| | • <i>Essentials of Data Science With R Software - 2: Sampling Theory and Linear Regression Analysis (prof. Shalabh)</i> | Aug 2021 |

EXTRA-CURRICULAR ACTIVITIES AND ACHIEVEMENTS

- Basics and Advanced SQL certificate received through *HackerRank*
- Participated in Analytics Vidhya HACKATHON and Secured 67 rank among 2000 participants.
- Subject Matter Expert in Statistics at Chegg Inc. which give me a flavor of LearningwithEarning.
- Yoga Practices, Participated for Marathon as well as for Cycling race many during university time and beyond.

HOBBIES

- Cricket | Gymming | Cycling