# Himanshu Garg

## Data Scientist

Mobile: - 8550051100
Email ID: - Hgarg9694@gmail.com

## SUMMARY

Data Scientist with experience of 5+ years, having good understanding of Statistical and Machine Learning techniques. Aspiring to utilize my strong prioritization skills and analytical ability to charter mutually beneficial growth.

## SKILLS

Tools: R, SAS, Python, MS-SQL.
- Comfortable in working with R, SAS, Python and MS-SQL.

Techniques:
- Statistical Modelling: Linear Regression, Logistic Regression, PCA, T-SNE.
- Machine Learning: Decision tree, Clustering, Random Forest, Boosting.

Cloud Service: AWS and Google Colab.

## WORK EXPERIENCE

### ANALYTICS CONSULTANT – ANALYTICS
**Bridgei2i, Mumbai & Pune** — **Oct 2020 –Present**

**Summary**: Responsible for development, validation & implementation of predictive model for lending businesses & provide strategic insights to business to take data driven decisions.

#### Consumer Loan – Bucket X Collection

**Tools & Techniques used:**
Python, MS-SQL, Logistic Regression, Decision Tree, Random Forest, GBM

**Description:**
- Objective is to identify best referrals where the chances of default is high after opening in bucket X.
- Higher calling and ground effort will be needed for this type of customers.
- Event rate of roll forward is 12% which is drop down to 7.5% after model deployment.
- We are able to detect almost 70% of roll forward customer in top three decile.

#### Cross Sell – Motor to Health Cross Sell Insurance Domain

**Tools & Techniques used:**
Python, MS-SQL, Logistic Regression, Decision Tree, Random Forest, GBM, K-means

**Description:**
- Objective is to identify best chunk of customer for cross sell pitch in, with right product and right sum insured.

### MANAGER – ANALYTICS
**L&T Financial Services, Mumbai** — **Sep-2018 – Oct 2020**

**Summary**: Responsible for development, validation & implementation of predictive model for lending businesses & provide strategic insights to business to take data driven decisions.

#### Two-Wheeler- Acquisition Scorecard

**Tools & Techniques used:**
R, MS-SQL, Logistic Regression, Random Forest, GBM

**Description:**
- Objective was to design a predictive scorecard which accurately isolates and rejects pool of bad customers without taking major hit on the approval rate.
- Separate scorecards were built for New to Credit & Credit Experienced customers.
- Reject Inference technique used to analyses the behavior of previously rejected applications.
- Reviewing the performance of the scorecard to determine any shift in population as well as statistical

significance of the variables.
- Credit Cost reduced from 6% to 4.5%.

### Micro Loans- Portfolio Governance

**Tools & Techniques used:**

R, MS-SQL, K-Means

**Description:**

- Objective was to provide an analytical solution which will help in governance of portfolio centrally.
- Customized clustering algorithm was built to assign specific geographies to field staff for sourcing and collection based on geo locations and customer base of villages and branches.
- Date allocation logic was built based on distance between villages, for incremental sourcing.
- This led to sourcing and collection decision making to be controlled centrally which were earlier taken on-field.

### Micro Loans- Acquisition Scorecard

**Tools & Techniques used:**

R, MS-SQL, Logistic Regression, Random Forest, GBM

**Description:**

- L&T Financial Services targets approving a consumer loan within seconds on the bases of scorecard.
- Objective was to design a predictive scorecard which accurately isolates and rejects pool of bad customers without taking a major hit on approval rate.
- Separate scorecards were built for New to Credit & Credit Experienced customers.
- Reject Inference technique used to analyses the behavior of previously rejected applicants.

### Micro Loans- Policy rules realignment

**Tools & Techniques used:**

R, MS-SQL, SAS-E-miner.

**Description:**

- Many ad hoc analyses were carried out to test the sanity of different policy rules in place and realignment of the same to optimize the approval rate and NPA.
- Policy Rule Validation.

**Software Engineer** **Sep-2016 – Sep-2018**
**SLK Software's**

**Summary**: Responsible for development, validation & implementation of predictive model for lending businesses & provide strategic insights to business to take data driven decisions.

### Worked With Fifth Third Bank

**Tools & Techniques used:**

SAS, MS-SQL.

**Description:**

- **Most Suitable Location for Opening a New Branch** for Fifth Third Bank. Applied un-supervised technique to solve this problem. Clustering all Demographic information, rating them based on score and then finding the most appropriate location for opening a New Branch.
- **Solution to Problem, New Product Not Performing Well.** Target based campaign, Analysis of Competitor same type of products (Time to Pitch a customer for new Product).
- Data manipulation using SAS BASE and SQL functions.
- Writing codes to generate reports using Base SAS and SQL in different formats and making trends based on these reports.
- Writing code from scratch on Ad-hoc requests.
- Also do Implementation of the SAS code as per the Client requirement.

## EDUCATION

**Sardar Vallabhbhai Patel Institute of Technology, Vasad** **Jun-2012 – Apr-2016**
B. E: Electronics and Communication Engineering **CGPA: 7.43**