

Analytical Tools: SAS EG, SAS E-miner, Vertex AI, Python, SQL, Apache Hadoop, Hive, Jira, GitHub, Cloudera, Agile Methodology, GCP.

Expertise: Behavioral Scorecard Model Development, POP Model development, CECL, IFRS9, Periodic monitoring model and performance metrics, Automation, Regression, Classification, Cluster Analysis, Hypothesis Testing, Statistical Modeling.

PROFESSIONAL EXPERIENCE

Senior Consultant: EXL Services

2024 Oct- Present

RRA_Strategy Team:

- Streamline of portfolio Monitoring: Optimization to enhance efficiency and accuracy.

Credit Risk Modeler: Ford Motor Company

2022 March – 2024 Oct

Model Development:

- Developed POP Scorecard Model for different locations as a key component of the origination strategy tool to assist business with differentiating credit default risk among applicants, and in compliance.
- Conducted data preparation, documentation, and presentations, while documenting key decisions made throughout the development lifecycle.
- Created separate specifications for the Independent Validation Team, Deployment Team, and Monitoring
- Provided ad hoc support to the Monitoring Team as needed to set up monitoring activities for scorecard.
- Support to Monitoring team to analyzed reports from both the frontend and backend systems.

Sr. Business Analyst: Tata Consultancy Service (Analytics and Insights), Bangalore

2018 Jan – 2022 March

Initial Model Validation:

- Validation of forward-looking PD model for credit loss forecasting compliant with CECL.
- To confirm model achieves its intended purpose, and suggestion of alternative statistical methods if any.
- To ensure the appropriateness of dataset used, and reliability of its outputs.
- Execution and Evaluation of the robustness of model performance.
- Validating development team specification and creating Validation document.

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- Loading raw data received in Hadoop to Hive tables in data integration layer.
- Scheduling jobs for extraction and insertion of data to hive.
- Verification of workflow before and after the Cloudera upgrade.
- Tested end to end data flow in lower environment and prepared testing documents.
- Houston Integration.

EDUCATIONS

PGD in Statistical Methods and Analytics, 2017

M.Sc. in Mathematics (Operation Research), 2016

Indian Statistical Institute
Tezpur University