# MANURANJAN GOGOI

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Experienced Data Science professional with a robust background in the financial domain. Skilled in leveraging statistical analysis to derive actionable insights and effectively communicate findings to stakeholders. Proficient in agile methodologies to drive impactful results.

**Analytical Programs:** SAS EG, SAS E-miner, Python, R, SQL, Apache Hadoop, Hive, Jira, GitHub, Cloudera, Agile Methodology, GCP, Git commands, Dashboards.

**Expertise:** Application & Behavioral Scorecard Model Development, POP Model, CECL, IFRS9, Independent Validation and Periodic monitoring, Automation, Regression, Classification, Statistical Modeling, Roll Rate & Vintage Analysis.

# PROFESSIONAL EXPERIENCE

**Senior Consultant: EXL Services 2024 Oct- Present**

* Behavioral Scorecard Model Development
* Streamline of portfolio Monitoring: Optimization to enhance efficiency and accuracy.

**Credit Risk Modeler: Ford Motor Company (Ford Credit), Chennai 2022 March- 2024 Oct**

***Model Development:***

* Application Scorecard Model Development 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 u p 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 Mar**

***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.
* 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.

***Development testing:***

* 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 & Certifications

**PGD in Statistical Methods and Analytics, 2017 Indian Statistical Institute**

**M.Sc. in Mathematics (Operation Research), 2016** **Tezpur University**

**B.Sc. in Mathematics, 2014 Dibrugarh University**

**Microsoft Certified: Azure Fundamentals Microsoft**