Aman Kumar Sharma

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PROFESSIONAL EXPERIENCE

BharatPe   **Oct 2023 -Present**

Senior Associate – Credit Risk

• Developed a machine learning model for the post-eligibility pipeline, **classifying users into high, medium, and low-risk categories** for loan applications, improving classification accuracy by 25%.
• Created a **propensity model** to analyze factors influencing loan acceptance based on interest rates, leveraging bureau data, which enhanced predictive insights by 30%.
• Created **adjusted transaction amounts** from transaction data for merchants, improving accuracy in risk assessments and decision-making by approximately 20%.
• Established a **merchant behavior score** by integrating transaction history, geo-location, risk segments, and bureau data, **resulting in a 35% improvement in identifying key trends and potential risk areas**.

BharatPe (Scienaptic Systems)   **May 2023 – Oct2023**

Business Analyst

• Led the development of underwriting platforms for multiple products at an NCR-based fintech company, **boosting credit decision-making speed by 50%.**
• Deployed customer scoring models using credit bureau and daily transaction data, **enhancing credit risk assessment accuracy by about 30% and reducing risk by approximately 20%.**
• Conducted data validation and risk analysis of current policies, **identifying and addressing around 15% of policy inconsistencies.**

Legistify Services   **June 2022 - May 2023**

Business Analyst

• Analyzed product usage data for the company's SaaS offerings, **contributing to improved user engagement**.
• Designed and customized dashboards for key stakeholders, enhancing visibility into important metrics.
• Regularly maintained dashboards to deliver actionable insights, **fostering a culture of data-driven decision-making**.
• Developed an activity dashboard for the sales department to track individual and team performance, streamlining performance monitoring.

SKILLS

• Programming Languages: Python, SQL, JSONata
• Libraries / Frameworks: Pandas, Numpy, Scikit learn, Matplotlib
• Databases: SQL, MongoDB

PROJECTS

• **Credit card default prediction**

Developed a predictive model for credit card defaults using historical customer data, analyzing features such as demographics and payment behavior. Utilized machine learning algorithms logistic regression, evaluating performance through precision and ROC-AUC metrics.

• **Rossman sales prediction**

Numpy, Pandas, Seaborn, Matplotlib and Facebook prophet in Python were used for the analysis and prediction of the data with the help of additive regression method using FB prophet.

• **Exploratory data anlaysis app**

Used streamlit and python to make a data analysis app that helps to further understand a given data with the help of correlation and principal component analysis.

CERTIFICATIONS

• SQL (4 star rated on HackerRank), Python - HackerRank
• Descriptive Statistics, Tableau – Almabetter

AWARDS

• Business Model Competition (1st Runner Up, Amity University)
• Sangathan 2021 Chess (1st, Amity University)
• Interschool Chess Competition (8th in Patna)

EDUCATION

• Amity University Patna, Bachelors of Business Administration - Major: Finance, Grade: 8.94CGPA
• Higher Secondary Education 12th – Major: Commerce, Grade 85%