

Education

University of Toronto

Master of Science, Statistics, 3.8/4

Sep'23 – Apr'24

Course work: Applied Statistics, Data Science, Machine Learning, Quantitative Finance

Gokhale Institute of Politics and Economics

Master of Science, International Business Economics and Finance, 3.8/4

Nov'20 - Aug'22

Course work: Macroeconomics and Finance, Financial Econometrics, Statistics and Operations Research

University of Delhi, Bachelor's degree, Business Economics (Honors), 3.7/4

Jul' 17 - May'20

Skills

Languages- SQL, Python (Scikit-learn, NumPy, Pandas, plotly), SAS, SPSS, Tableau, Power BI, MS Excel**Modelling-** Regression, Classification, Time Series Analysis, Machine Learning, A/B Testing, Clustering

Recommendations

"Gaurja is a very committed and passionate risk professional...wherein she displayed great analytical skills and was instrumental in the delivery of the engagements." Prabhu Dass Gopala Rao, my former supervisor at Deloitte

Recommendations are available upon request and viewable on my [LinkedIn](#) Profile

Professional Experience

Deloitte

Consultant, Model Risk Management

Aug' 22 – Aug'23

- Contributed to the end-to-end validation of a logistic regression-based credit scorecard model for a major Australian bank, assessing statistical methodology, model performance, and regulatory compliance, strengthening its precision and efficacy in risk management
- Facilitated the validation of a FICO Small Business Scoring Service model for a major American bank, aiding its integration into the business credit cards portfolio and providing key analytical insights that contributed to improved model building and use practices
- Evaluated model performance using statistical accuracy metrics, discrimination measures, and stability analysis, effectively mitigating model risks to surpass regulatory expectations and industry standards.
- Developed a comprehensive report based on OCC CR 11/7 guidelines, identifying actionable improvements in model design, performance, and governance, leading to strategic refinement of client operations
- Engaged in a comprehensive credit risk training program over 2 months to deepen the understanding of credit risk model development, validation and monitoring techniques

Gokhale Institute of Politics and Economics

Research Assistant

Jun'21 – Jan' 22

- Conducted data exploration and sanitization for the Food-Water-Energy Nexus project, used Python for data scraping and transformation, which facilitated critical environmental research

Projects

University of Toronto: [Bayesian Hierarchical Approach to Modelling Financial Inclusion](#)

- Developed a Bayesian logistic multilevel model in R, using World Bank and IMF datasets to predict financial inclusion in emerging economies.

University of Toronto: [Who earns 100K+ in Toronto? Evidence from September 2023 Labour Force Survey](#)

- Developed explanatory and predictive linear models to identify factors that influence wages in Toronto. Employed K-Fold Repeated Cross Validation to validate model performance across multiple test sets.

Academic Activities

University of Toronto

Teaching Assistant, Department of Statistical Sciences

Jan'24 – Apr'24

- Designed tutorials and graded assignments for the Introduction to Statistical Reasoning and Data Science course, enhancing students' understanding of statistical methods and R programming