

# Suresh Tripathi

## Senior Data Scientist /Analyst

- Email me on Indeed: [indeed.com/r/Suresh-Tripathi/b0c2e254e79bc4ed](https://www.indeed.com/r/Suresh-Tripathi/b0c2e254e79bc4ed)

As a data scientist, looking for leading role in the organization to understand data, analyse it, set standards, derive insights and use them effectively to help customers use the platform and improve business. Forward thinking and visionary leadership to achieve corporate objectives and vision with special focus on solving complex business problems in healthcare, financial, retail and government industries.

- 15+ years of Working Professional Experience in data modeling, statistical modeling, machine learning and data mining using SAS, SQL and MS Access.
  - 8+ years professional working experience with consumer credit risk modeling and risk profiling using R, Visual Basic and Tableau.
  - 5+ years working with different types of data sets - structured, semi-structured and unstructured data
  - Excellent communication developed during professional work both written and oral, with the ability to effectively communicate results to diverse audiences and stakeholders internally and externally.
  - Demonstrated agile and analytics mind, a mindset of collaboration, a creative thinker and confidence to operate at the highest-level client focus with ease in achieving strategic and actionable results for top fortune 500 company.
  - A pride in excellence, an ability to inspire and galvanise multi-skilled teams, entrepreneurial instinct and mentor and takes ownership working for Commonwealth Bank.
  - Executional Leadership: Demonstrated ability and drive change and build new capabilities / functions. Ability to manage the complexity of multiple products and services simultaneously.
  - Work Style: Works collaboratively across expertise areas and functions; seeks to advance higher goals; highly regarded across stakeholders both at senior and junior levels; inspires trust at all levels.
- Willing to relocate: Anywhere  
Sponsorship required to work in the US

### WORK EXPERIENCE

#### Senior Data Scientist /Analyst

Commonwealth Bank of Australia - New York, NY - October 2016 to June 2017

Portfolio Insights & Analytics (PIA)

Project:

- Projects involved extraction of customers data using SQL, integrating with internal and external data and development of predictive models to identify and understand customers, who would experience financial

distress within the next 2 years and identifying which loans would default along with amount corresponding to the loss

incurred if loans defaulted. These models optimized decision making involved in granting of loans and credit cards.

The Commonwealth bank has increased 4 million revenues in merchant business segment due to initiative taken during model development, validation, implementation and visualization.

Responsibilities:

- Solid understanding of data warehouse concepts and ETL design for robust data strategy.
- SQL and R for data manipulation, Ad-hoc analysis, classification, segmentation, clustering and predictive modeling for various business segment for credit card, term deposit, investment and loan portfolios.
- Developed and collaborated with other team members to design campaign strategies to increase sales and revenues using SAS Enterprise, SQL and R.
- Implemented Industry best practice protocol and processes to ensure data integrity and data management for external compliance.
- Assessing impact of pricing on key profit drivers and performance metrics and developing robust pricing model.
- Prepared monthly dashboard updates for products using access and using tableau across business functions for visualization and display of results.
- Data cleaning structure & unstructured textual data (e.g., normalizing text).

Environment: SAS Enterprises, SAS Base, SAS/SQL, SAS/GRAPH, SAS/STAT, SAS/ODS, SAS Macros SQL, R, Google

Analytics, MS Access, Excel, Visual Basic, and Teradata

### **Senior Data Scientist/Analyst**

QLD Government - AU - March 2012 to September 2016

Project:

- Developed employment model using SAS and R.
- Developed propensity model and compare two groups using hypothesis testing to see the effect of training on employment while keeping other variables with same characteristics.
- Developed survival model to evaluate the chance of youth completing the training.

Responsibilities:

- Processing, cleansing, and verifying the integrity of data used for analytics, forecasting and reporting.
- Managed and undertook various research, analysis, metric design and evaluation projects including quantitative and qualitative research of performance in the Government's main job seeker assistance program.
- Developed various scenarios and effect of each factor on the model outcome.
- Developed propensity model and effect of each factor on the outcome model to compare 2 groups and formulate statistical hypothesis.
- Using statistical procedure and machine Learning (Supervised and Unsupervised) model for prediction, classification and clustering of different employment and unemployment groups after receiving the skills training.
- Led and implemented the technical and conceptual overhaul of a suite of outcome measures that led to high quality output and substantial resource savings.

Environment: R, Strata, SAS Enterprises, SAS Base, SAS/SQL, SAS/GRAPH, SAS/STAT, SAS/ODS, SAS Macros SQL,  
Google Analytics, MS Access, Excel, Visual Basic, and Teradata

### **Senior Data Scientist**

DHFL - Mumbai, Maharashtra - March 2009 to February 2012

#### **Project:**

- To evaluate and develop credit score risk model associated with customers before issuing loans, credit cards and car loans.

#### **Responsibilities:**

- Constructed predictive modeling for Loan Portfolio profile.
- Developed credit scoring to support automated credit assessment and risk-based pricing strategies.
- Present findings and recommendations to stakeholders to improve the overall credit risk management framework and strategy.
- Developed complex SAS Macros to simplify SAS code and effectively reduce coding time, cost and increase productivity.
- Lead and mentored team to advance analytics solutions.
- Built segmentations utilizing both internal bank behavioural scores and external bureau attributes to differentiate customer base
- Sensitivity analysis - if lower/increase risk criteria/score cuts, what will be the impact to the P&L, pre/post treatment analysis, cohort analytics

Environment: SQL, SAS Enterprises, MS Access, Excel, Visual Basic, Teradata

### **Senior Statistician/Data Manager**

Avexa Limited - July 2006 to February 2009

#### **Project:**

- Collection of global clinical trial data in the clinical database and reporting adverse event. A Phase 2b/3, Randomized, Double Blind, Dose Confirming Study of the Safety, Efficacy and Tolerability of Apricitabine Versus Lamivudine in Treatment-experienced HIV Infected Patients with the M184V/I Mutation in Reverse Transcriptase
- Phase II HIV drug - SPD754 - SPD754, a nucleoside reverse transcriptase inhibitor (NRTi)
- 3TC (Lamivudine) therapy, a first line HIV therapy, Apricitabine (ATC),

#### **Responsibilities:**

- Construction of clinical data warehouse and maintenance/update clinical trial patients.
- Used SAS Enterprise Guide to access clinical data, import in SAS format, build predictive modelling, and produced regular reports.
- Prepared survey data to collect simple information for health patients
- Predictive modeling using longitudinal data to monitor HIC health patients and reporting.
- Sample size calculation, writing statistical analysis plan, writing stats part of protocol, performing randomization and hypothetical testing.

- Expertise in design and analysis of all areas of clinical development from basic R&D through translational science, and all phases of global clinical trials, dealing with global regulatory agencies including TGA, PBAC and FDA.
- Led statistical team to FDA, USA

Environment: SQL, SAS Enterprises, R, MS Access, Excel, Visual Basic, Teradata

### **Senior Statistician**

Covance Inc - August 2003 to June 2006

Projects: HBV, HCV oncology, metabolic, diabetic and cardiovascular

Responsibilities:

- As Senior Statistician, responsible for statistical design and methodology for all clinical and consulting projects globally.
- Providing expert statistical advice in all areas of drug development, representing the company at meetings with clients and regulatory agencies, undertaking design and analysis of non-clinical and clinical studies as well as meta-analyses in accordance with applicable regulatory guidelines.
- Mentoring biometrics staff on statistical theory and methodology. Advise client and internal staff on statistical and associated regulatory considerations during the planning of drug development programmes across all disciplines;
- Review preclinical, pharmacological, CMC, and clinical data, and statistical analysis methodology, in support of Clinical Research and Regulatory Affairs Consulting projects.

Environment: SQL, SAS, MS Access, Excel, Visual Basic, ArcGIS, Sybase

### **Senior Data Analytics/Statistician**

CFA - Melbourne VIC - June 1997 to July 2003

Project:

- Residential properties, Fire incidents, Risk assessment and mitigation, Policy updates, Forest fire model, Automation and Visualization.
- Research into cost effective fire safety measure for residential building and bushfire modeling
- Develop cost model using SAS and excel.

Responsibilities:

- Integrated data from different data sources and performed SQL queries for bushfire predictive modelling using SAS software.
- Prepared fire risk map for residential, commercial and bushfire (wildfire) areas using GIS and SAS software for efficient operational purpose.
- Prepared credit risk profile for customers who lost/damaged properties and car accidents using SAS software.
- Provided monthly, quarterly and yearly report derived from statistical analysis for budgeting and resource allocations purpose.
- Developed software tools by combining SQL, VB.Net, access, excel and SAS to produce automated reports on timely basis.

- Integrating organizational, government, people and sensor data for modeling bushfires, outcome and reporting.

Environment: SQL, SAS, MS Access, Excel, Visual Basic, ArcGIS, Sybase

### **Part-time Tutor**

Edith Cowan University - Perth WA - March 1993 to May 1997

Tutoring statistical model using SAS software to first year tertiary students while completing my masters thesis from

Edith Cowan University.

Certifications and Course workshop

- SAS Programming II: Manipulating Data with DATA Step: SAS Institute, Sydney, Australia
- SAS Macro Language, SAS Institute, Sydney, Australia
- Database Management and SQL query, RMIT, Melbourne, Australia
- Financial and Marketing Management, Security Institute, Sydney, Australia
- Web Technology and SQL, RMIT, Melbourne, Australia
- Software Engineering, RMIT, Melbourne, Australia
- Training on "Microsoft.Net" Microsoft, Melbourne, Microsoft, Melbourne, Australia
- Training on "Project Management" CFA, Melbourne, 2004, Australia
- Training on Management, Leadership and Negotiation Skills, CFA Melbourne, Australia
- Training on Crystal report, Brilliant Services, Sydney 2004, Australia

Scholarship and Award

- MSc Scholarship at Edith Cowan University completed by research component
- Young Statistician, Awarded by Avexa Ltd, Melbourne

## **EDUCATION**

### **Certificate in Strategic Management**

Harvard Business School

2017

### **Masters of Geoscience in (Geospatial), Faculty of Science**

James Cook University

2017

### **MSc in Mathematics and Planning**

Edith Cowan University

1996

### **MA in Statistics**

BHU

1992

### **BA in Economics, mathematics, statistics**

BHU

1990

## SKILLS

SAS (10+ years), Serial Attached SCSI (10+ years), SQL (10+ years), ACCESS (10+ years), EXCEL (10+ years)

## ADDITIONAL INFORMATION

- Specialities: Simplify and formatting data, statistical tools, Data mining tools using machine learning and Data Strategy

### Software and Technical Skills (Area of Excellence)

- SAS Enterprise Miner, R, Python, Visual Basic, • Big data including large unstructured and MS Access, Excel, Strata 14, SPSS, GIS, structured data, data strategy, traditional Mapinfo, Tableau. and advanced statistical & analytics tools,
- Databases: SQL Server, Oracle, DB2, Sybase, Text Mining, AI & machine Learning, Teradata predictive analytics, campaign analysis
- Marketing analytics, segmentation and strategy, spatial visualization & Google Analytics. reporting.
- Research analysis, Econometrics & forecasting, market intelligence analysis, credit risk modeling and project valuation.