7066907121

Pune, Maharashtra

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Pankaj Bhagat

Data Scientist / Data Analyst

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Data analyst with a diverse experience of 2.5 years in various industries, which includes 6 months of internship experience as a Credit Risk Analyst. I possess strong skills in statistical analysis and the development of machine learning models. Proficiency in industry-standard tools like Python, SQL, and R, combined with practical expertise in credit risk assessment and data analysis, enable me to excel in this role. My meticulous attention to detail, aptitude for deciphering intricate financial data, and unwavering commitment to data-driven decision-making are well-suited to meet the requirements of this position.

SKILLS

Tools and Languages	Python, R, SQL,MS-Excel
Quantitative Research	Optimization, Mathematical Modeling, Statistical Inference, Credit Risk Modeling
Libraries	Pandas, Numpy, Scikit Learn, Matplotlib, Seaborn

TECHNICAL EXPERIENCE

Credit Risk Analyst - Intern Impact of macro-economic variables on Probability of Default considering CCAR Baseline scenario
January 2023 — July 2023

CRISIL   *Pune, Maharashtra*

- Study of three CCAR scenarios - Baseline, Adverse, Severely Adverse.
- Selection of four macro-economic variables to depict the baseline scenario.
- Conducted data pre-processing tasks, which encompassed addressing missing values, outlier handling and combining datasets to create a comprehensive dataset for further analysis. Additionally, data transformation of skewed data using log transformation.
- Development of Probability of Default model using Logistic Regression. Computing WOE, IV, Correlation etc.
- A detailed analysis report on the effect of each macro-economic variable on PD.

Credit Risk assessment by computing Expected Credit Loss (ECL)   **January 2023 — July 2023**

CRISIL   *Pune, Maharashtra*

- Study of three components of ECL - PD (Probability of Default), LGD (Loss given default), EAD (Exposure at default)
- Complete Data Analysis including Data understanding, pre-processing, EDA, Feature Engineering etc.
- Development of PD component using logistic regression.
- Assessing the accuracy of PD component by measuring key metrics such as KS and Gini.
- Maintained a comprehensive weekly progress report and diligently recorded meeting minutes, with the aim of ensuring timely delivery.

Civil Engineer - Shopping Hub   **June 2019 — September 2021**

Lalit Roongta Group   *Nasik, Maharashtra*

- Managed construction of commercial project with 1100 shops.

EDUCATION

Master of Techonology in Scientific Computing and Modeling and Simulation, *Savitribai Phule Pune University*

2021 - 2023

Bachelor of Engineering in Civil Engineering,

Savitribai Phule Pune University

2014 - 2019

CERTIfiCATION

Credit Risk Modelling using Python - Udemy

HOBBIES

- Football
- Cricket