RAFAY MALIK

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EDUCATION

University of Waterloo *September 2015 - April 2020*
· Bachelor of Mathematics, Math/Financial Analysis & Risk Mgmt, CFA Specialization, Honours, Co-op

SKILLS

Programming	SQL, Python (NumPy, pandas, Dash, matplotlib, Bokeh, sklearn, plotly, kivy), VBA, SAS, VB.NET, XAML (WPF), Scheme, R, Matlab
Tools	HTML/CSS, Microsoft Office (SharePoint, Excel, Access)

EXPERIENCE

TD Bank January 2021 - Current
Analytics Associate, Fraud Strategies *Toronto, ON*
· Developed fraud strategies leveraging decision trees and logistic regression to capture future potential fraud risk, optimizing precision and AUC metrics in imbalanced dataset
· Leveraged Python (pandas, numpy, openpyxl, pyodbc), SQL Server and Excel (VBA) to automate monthly reporting procedures, streamlining manual process time significantly
· Created automated reports to help digest data in a meaningful way, bringing visibility to data to create actionable insights

TD Securities September 2019 - December 2019
Associate Intern, Equity Trading *Toronto, ON*
· Independently initiated and built interactive data visualization/analysis tool using Python (plotly, Dash, pyodbc, pandas) and SQL Server to highlight trading data including algorithm performance, volume/value analysis among other meaningful metrics for strategic decision-making
· Successfully developed Python script to simulate foreign exchange exposure scenarios for hedging analysis, yielding insights on which exposure limits offer increased profitability and decreased volatility
· Individually built numerous VBA macros and python scripts, majority self-initiated, to streamline processes and automate repetitive tasks including e-mail/web scraping, SQL bindings and invoice templating

Milliman January 2019 - April 2019
Intern, Life Mergers & Acquisitions *Chicago, IL*
· Leveraged SAS to consolidate and manipulate life insurance data used for stochastic modelling
· Independently developed numerous VBA macros including tool to auto-generate SAS code required to read in raw datasets, handling datatypes and dynamic variable-naming, reducing time required by $\sim 99\%$

City of Hamilton May 2018 - August 2018
Data Analyst *Hamilton, ON*
· Individually developed two elaborate Python desktop applications from scratch (kivy, numpy, matplotlib, pandas, Bokeh) for traffic data analysis, visualisation and reporting on own initiative
· Created multi-purpose request tracking tool to streamline work requests within Traffic Department using UserForms/VBA in Excel to encourage workflow optimization

Health Canada January 2017 - April 2017
Junior Business Analyst *Ottawa, ON*
· Assisted in building WPF application (.NET stack/XAML,VB.NET) for elaborate MS Word Add-in
· Successfully built locally-hosted website which included training materials and team information

INTERESTS

· Mathematics, Poker, Travelling