

Pooja Kumari

Associate Manager (Risk) at IMGC
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Educational Qualification		
M.Sc. Agri-Business Economics	Gokhale Institute of Politics and Economics, Pune	2022
B.A. (Honors) Economics	Patna Women’s College	2020
Professional Experience		
India Mortgage Guarantee Corporation Risk Analytics Department		Aug’21 - Present
Invoicing Scorecard Development		
<ul style="list-style-type: none">Designed and implemented an Invoicing Scorecard leveraging a logistic regression model, utilizing a comprehensive two-year dataset. This ongoing project focuses on developing a strategic allocation tool to optimize operational efficiencyUtilized advanced logistic regression techniques to construct a robust Invoicing Scorecard, integrating predictive elements gleaned from a comprehensive two-year invoicing dataset, demonstrating proficiency in data-driven modeling for enhanced business insights		
Model Monitoring		
<ul style="list-style-type: none">Conduct regular performance reviews of the model, ensuring sustained optimal functionality. Uphold data quality standards within the model, and systematically assess for significant variances between production data and the model's training dataEvaluated the effectiveness of the behavioral scorecard model using the Kolmogorov-Smirnov (KS) Test & Population Stability Index		
NPA Forecasting through Roll Rate Analysis		
<ul style="list-style-type: none">Leveraged historical 90+ roll rates derived from vintage data to develop a forecasting model for Non-Performing Assets (NPAs) within the current portfolio. Applied the methodology to newly originated loans for predictive analysisImplemented strategic adjustments to convert 90+ delinquencies into NPAs, enhancing the accuracy of the forecasted non-performing assets. This process ensured a precise representation of potential risks in the portfolioUtilized SAS SQL for proficient data manipulation and analysis, complemented by MS Excel for additional data processing & visualization		
SAS Reporting and Portfolio Performance Monitoring		
<ul style="list-style-type: none">Established a robust framework for measuring and continuously monitoring portfolio performance, leveraging SAS to deliver comprehensive and precise reporting, showcasing a commitment to data-driven insights.Streamlined portfolio reporting processes leading to improved efficiency and accuracy. Elevated risk assessment capabilities by seamlessly integrating advanced analytics into portfolio monitoring, demonstrating a proactive approach to enhance overall risk management.		
Internships		
The Sparks Foundation Data Science and Business Analytics Intern		Jun’21 – Jul’21
<ul style="list-style-type: none">Performed comprehensive exploratory data analysis to identify low-performing branches and suggested measures to increase revenueCreated real-time and user-friendly dashboards enabling stakeholders to visualize key performance indicators and draw out key insights		
Mark Royal Corporation Public Relations Intern		Dec’19 – Jan’20
<ul style="list-style-type: none">Supervised 3G to 4G upgradation project remotely, ensuring seamless communication between internal teams & external stakeholdersSuccessfully met monthly KPI for key telecom clients, Airtel and Jio, through effective public relations strategies and client engagement		
Academic Projects		
Forecasting of COVID Cases Using Machine Learning		
<ul style="list-style-type: none">Employed statistical and data visualization techniques to analyze historical COVID-19 data, identifying patterns, correlations, and critical features; Extracted data and implemented alterations to ensure the accuracy of input features for the machine learning modelDeveloped and implemented machine learning models; assessed model performance through cross-validation and validation data sets, ensuring robustness and reliability in the forecasting result; Demonstrated the potential of Machine Learning in forecasting COVID cases		
Competition Law and its Impact on the Startup Ecosystem		
<ul style="list-style-type: none">Analyzed the implications of competition law on the startup ecosystem by preparing and analyzing relevant cases, with a focus on the Competition Commission of India (CCI) and its role; conducted in-depth analysis of Indian ease of doing business scenario		
Developing Economies Comparison		
<ul style="list-style-type: none">Conducted comprehensive comparative analysis of the economies of 2 countries, focusing on macroeconomic parameters, trade patterns, government structures and historical growth over the past 2 decades to generate insights about economic trajectories		
Certifications & Achievements		
Certification	• SAS Programming Base Certification Course offered by Udemy	2022
	• Business analytics offered by Proschool Skill Development Private Limited approved by N.S.D.C.	2021
	• Advanced Diploma holder in Public Relations offered by Patna Women’s College as year course	2020
Academic	• Secured second position out of 150+ students cohort in the Economics Department of P.W.C.	2019
	• Achieved 3rd position in senior secondary, 12 th , final exam of Arts stream conducted by C.B.S.E.	2017
Extra-Curricular	• Secured 1 st position in inter-department volleyball tournament of PWC held in the sports week	2019
	• Secured 2 nd position in inter-department volleyball tournament of PWC held in the sports week	2018
Other Information		
Skills	• SAS (Software) • Python • R Programming • SQL • Microsoft Excel • Microsoft PowerPoint	