

VISHAL NANAWARE

Data Scientist

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[Linkedin](#) | [GitHub](#)

EDUCATION

Van Hall Larenstein University
Bachelor in Business Administration

Velp, The Netherlands
July 2014 - July 2018

EXPERIENCE

Care Analytics and Advisory Private Limited | Data Scientist : Analytics Mumbai, India | May 2023 - Present

Credit Risk Model Development:

- Created a vasicek model to estimate Probability of Default (PD), devised a Jacob Frye & Haircut model for Loss Given Default estimation in alignment with IFRS-9 guidelines and performed Exposure at Default (EAD) calculations using Credit Conversion Factors (CCF). additionally, executed Expected Credit Loss estimation at both individual and portfolio level.

Behavioral scorecard Development (Banking sector)

- Formulating **Credit Scoring Model** to categorize customers into rating buckets.
- Developing bank customer segmentation model for **churn analysis**.
- systematization an automated **VKYC API** with **fraud & risk classification** capabilities
- Generating and deploying **Psychometric assessment model** to evaluate loan application risk
- Building and implementing a solution to **migrate database** using **apache spark**

Market Risk Modelling and Asset Liability Management

- Built market risk models using various methods to compute Value At Risk (VAR) for diverse financial instrument, supporting effective risk management

GF Mission India Pvt Ltd | Data Analyst Freelancer Pune, India | Feb 2022 - April 2023

Tools - advance Excel, SQL, Python, Machine Learning

Projects - 1) Maximizing the revenue and subscribers of YouTube channel

2) Identifying the audience behavior and enhance the student enrollment.

- Collecting, cleaning, categorizing and restructuring data in a meaningful way.

Analyzing the business model and strategies of perspective competitors.

prescriptive analytics of business to get maximum student enrollment.

Output - 1) Youtube revenue has been increased by 18% in 2 months .

2) The organization has shifted their focus to Bhopal where they found hike in admission by 8% and audience enrollment to 18%

Kaushal Foodstuff Trading llc | Director UAE | Nov 2020 - Feb 2022

Tools - advance Excel

Conducted the research on trade analysis and seasonality patterns of imported fruits and vegetables.

Based on the research, took the sharp decision of stocking and selling that increased revenue 36%.

recruited and directed work of lighting with team of 9 freshers to achieve efficient production operations.

Headed innovative approaches to resource allocation and strategic planning.

Established the new business relations with UAE clients.

ACHIEVEMENT- First time from India, GI tagged pineapple from vezhakulam has been imported by our firm where I set the supply chain from export to distribution in Dubai. This initiative was noticed by the international food magazine -'Times Of Food.

SKILLS

Programming Languages: Linux, sql, Python for ML/AI/LLM

Libraries/Frameworks: Pyspark, Fast API

Tools / Platforms: Power BI, advance excel, AWS - Intermediate

PROJECTS / OPEN-SOURCE

dubai fruits and vegetable price prediction - Real Life Project

Advance Excel, Pandas, Seaborn

With this project, I was aiming to find several factors that affect the prices of fruits and vegetables in Dubai market. I worked to minimize the risk while doing export business and stock of fruits. I took the data from field person of Dubai. The data contains feature like number quantity arrived per product, selling price, purchase price, date etc.

Real Estate Customer Database

SQL

An online real estate data management system that offers user-friendly ways of updating records of constructions, customers and vendors.

Bank Customers-Employee Database

SQL

- Database creation concept that helps to easy way of storage and view the data.

Cardio Disease - Logistic Regression

Machine Learning

The dataset containing 13 columns and 68,489 rows.

Conducted logistic regression to find out the patient will suffer from heart disease or not. @ITVedant Edu Pvt Ltd

Wine Quality Test - Random Fort

Machine Learning

With this project I was aiming to find the impact of wine ingredients one quality. Also, identified the best algorithm for accuracy and prediction.

CERTIFICATIONS

- Python For Data Science - **IBM**
- Virtual Experience Program for Data Analyst - **Deloitte**

HONORS & AWARDS

Star of The Year -2023-24

Won Gold badge for python in Hackerrank

Won Gold badge for SQL in Hackerrank