

# VISHAL NANAWARE

Data Scientist

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

## EDUCATION

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**Van Hall Larenstein University**  
Bachelor in Business Administration

Velp, The Netherlands  
July 2014 - July 2018

## EXPERIENCE

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**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.

### Model Validation and expected credit Loss computation

- Performed Quantitative and Qualitative validation of Credit Rating Models - Discriminatory test, Calibration Test, Rating Grade Stability, Factor Significance
- Validation of Expected credit Loss Model components - stage classification, PIT PD, LGD and EAD

**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

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Programming Languages: Linux, sql, Python for ML/AI/LLM  
Libraries/Frameworks: Pyspark, Fast API

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

#### CERTIFICATIONS

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

#### HONORS & AWARDS

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Star of The Year -2023-24

Won Gold badge for python in Hackerrank

Won Gold badge for SQL in Hackerrank