Pankaj Singh (M.Sc. Applied Statistics & Informatics, IIT Bombay)

Senior Analyst | Model Risk

Synchrony International Services PVT Ltd   Phone number: 7506122625, 8369161236

Head Office, Stamford Connecticut, United States   Email id: psingh.iitb18@gmail.com

Current Location: Hyderabad

Data analyst with 4 years of experience in interpreting and analyzing data for driving business solutions. Proficient knowledge in statistics, mathematics and analytics.

Career

Senior Analyst |Model Risk Validation   [JAN 19 – Present]

Synchrony International Services PVT Ltd, Head Office, United States

Role:

Credit Risk:

- Currently validating on ID Analytics Credit Optics Full Spectrum (IDA COFS) model
- Validated Radar 4 model annual review to predict the likelihood that an approved application will become 90+ DPD within subsequent 24 months
- Identified the sources of model risk and comprehensively reviewed all model components
- Presented the work through formal validation reports as well as through presentation to model owners and stakeholders
- Review, validate and manage on-going monitoring model review process for credit risk modeling (validation, documentation, approval, implementation, monitoring and reporting) in collaboration with Risk modeling Team

Ongoing Monitoring projects:

Currently worked on Credit Grade PLCC & DC and CAM behavior ongoing monitoring reports:

- Analyze the PSI (Population Stability Index) for accounts and balances for individual product as well as client
- Analyze the KS statistics, Percentage changes in odds, Bad rate, Exposure, Monitoring threshold, SAS codes and logs on basis of model monitoring plan documents
- Analyze and update all the ongoing monitoring reports in each quarters

Worked on Customer Level Behavior Score monitoring report:

- Created Model Evaluation report on the basis of Model purpose, Methodology
- Created Model Tiering report on the basis of Exposure amount, Reliance and Uncertainty
- Mention rational for changes in the report on the basis of MRM (Model Risk Management)

Analyst | Secured and Unsecured loan   [AUG 16 – OCT 18]

HDB Financial Services, Head Office, Mumbai

Role:

Credit:

- Prepared the predictive model of customers who applied for personal loan in Bank.
- Analyzed and preparing decision rules which would help the underwriters to accept and reject the loan application and control of loan delinquency/default based on customer profile
- Model building and validation part done with the some methods such as **Random forest, Logistic regression, Multinomial Logistic regression and Machine learning**
- Worked with new software (Landing Analytics) for the analysis and provide appropriate suggestion to improve it

Collection:
- Monitored and validated a predictive model (Logistic regression) in order to segment customers based on their payment history and delinquency status to implement recovery strategy
- Made the new Risk priority intervals of ELR, LR, MR, HR, EHR for HDBFS and HDFC data portfolio
- Validated a predictive model for HDFC bank customers in case of First EMI Flow
- Predicting the probability of Cheque Bounces and identifying influential factors which have an effect on Cheque Bounces
- Identifying trends at customer and employee level to identify improvement areas

Data Analyst |Product Development [Aug 15 –Aug 16]
Enser Communication Pvt Ltd, Head Office, Navi Mumbai
Role:
- Formation and development of **Key Performance Indicators(KPI)Dashboard**
- Made an excel based dashboard to measure and track metrics like Agents Schedule, Active and Waiting Calls, Call Resolution, Average Handle Time, Customer Satisfaction etc.
- Identified trends in the data and helped in improving the performance of agents
- Tried to improve operational efficiency by analyzing the data of First Call Resolution
- Tool and Web development for **Olagarage.com**
- Helped in improving the design and visuals of the mobile app to make it more appealing

Certificate of Excellence in Business Analytics [Nov 17-Feb 18]
Edvancer Eduventures, Mumbai
- Certified business analytics professional after successfully completed training and evaluation program on business analytics, **R** [Certificate no.: 0101-200218-02]

Academic:

Examination	University	Institute	Year
Post-Graduation	IIT Bombay	IIT Bombay	2015
Graduation	Banaras Hindu University	Banaras Hindu University	2013
Intermediate/+2	UP Board	C M Anglo Bengali College	2009
Matriculation	UP Board	C M Anglo Bengali College	2007

Technical Skills:

Programming Languages: C, C++, R, SQL, LA (Landing Analytics), Tableau, SAS, Advanced Excel

Academic Projects:

Model selection and validation in logistics regression [Guide: Prof Ashish Das] [M.Sc. Project: Aug 14 – Jun 15]
- Predict whether a store should get opened or not based on certain factors such as sales, population, area etc. Coded a classification algorithm in **R**
- Fitted logistic regression model on training data set and validate it on test data set and got performance matrix AUC more than 0.81

Multiple Linear regression [Guide: Prof. Ashish Das] [M.Sc. Project: Sep 13 – Dec 13]
- Price of properties is one of the most important decision criteria when people buy homes
- Made multiple linear regression model to predict the price of the properties based on certain factors such as land size, building _area, No. of bedrooms etc.

C++ Project on Testing of Hypothesis [Guide: Prof. Supratim Biswas] [Course project: Nov-13]
- Coded in C++ the basic statistical tests for testing of hypothesis on data sets
- Included 3 statistics tests (t-test, F-test, chi-square test) in the code

An Opinion Survey of Brand Awareness and Consumer's Preferences for Moving Consumer's Goods

- Designed a questionnaire which represents an Opinion Survey of Brand Awareness and Consumer's Preferences for Fast Moving Consumer's Goods and compile the data and perform relevant analysis on SPSS   [B.Sc. Project: 2013]

Position of Responsibilities:

Head of Team Logistic in Mathematics Olympiad, IIT Bombay   [Dec 14 – Feb 15]

- Headed a team of 10 core members to conduct logistics operation of Mathematics Olympiad involving 1500+ students
- Core Team (Registration) of Mathematics Olympiad   [Dec 13 - Feb 14]
- Organized the annual Mathematics Olympiad in IIT Bombay for school children across Mumbai region.
- Managed a team of 4 for the registrations and fees for 1500+ participants from more than 600 schools

Extra-Curricular Activities:

- Completed a Workshop on C programming organized by Spoken Tutorial, IIT Bombay, funded by National Mission on Education through ICT, MHRD, Government of India   [2013]
- Secured 2nd Prize in Cartoon designing in PG-Cult IIT Bombay   [2013]
- Awarded Certificate of Jewels of Hostel 16 IIT Bombay   [2013]
- Secured 2nd Prize in Group Dance in PG-Cult IIT Bombay   [2014]
- Secured 2nd Prize in Treasure Hunt in PG-Cult IIT Bombay   [2014]

Declaration

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars.

Place: - Mumbai
Date: - **(Pankaj Singh)**