Abhinav Goswami   +1 203 428-7829

PROFILE

Data Scientist with extensive experience in analytical process development, data driven strategies, predictive modeling, and advanced data visualizations.

Hands on experience in sales forecasting, credit risk modeling, underwriting policy development, collections/recovery strategies, fraud analytics, customer behavior analytics, retail analytics and forecasting methods.

Management experience in, recruiting, budgeting, mentoring and leading analysts to support and deliver on analytical project needs, business requirements and organizational sustainability. Self-starter, highly motivated individual with exceptional technological and analytical skills in data mining, KPI/dashboard design. Experience in implementing Data Science methods, machine learning algorithms and advanced statistical modeling.

Advanced SAS programing, SQL/ NOSQL databases, scripting skills in Python, R, STATA and SPSS with hands on in big data technologies like Hadoop/Hive and emerging AI/ML tools.

SKILLS

Statistical Modeling: SAS 9.4 BASE SAS, MACRO, STAT, ODS, R STATA & SPSS
Machine Learning: R, Python, SciPy, Panda, Weka
Data Visualization: Tableau, Spotfire D3JS, AngularJS
System Integration: VBA, Python, Windows/Unix/Linux Shell Scripting and Apple Scripting

EXPERIENCE

SENIOR DATA SCIENTIST, INFOSYS, HOUSTON, TEXAS 2019 …

Developed ML/AI roadmap at technology division of a major credit card company for system resource planning and monitoring on server processing capacity, faster decisions on approval/decline transactions and reduce response time. Build time series forecasting processes for weekly system utilization and network data flow at hourly levels to update the dashboards for operational team for peak volume management and overall system capacity for efficiently managing over billion messages average per day with associated dollar transactions.

FOUNDER, VEDICTREE AGRO DAIRY, ALIGARH, INDIA 2016-2019

Established an organic farm with A2 milk dairy setup in India from ground up on regenerative agricultural concepts. Developed processes and systems to run the whole operations from growing, production, marketing and delivery to customers. Recruited team members for farming and dairy activities besides respective field supervisors for day-to-day management. Recruited leadership team for managing operations to run it efficiently, eventually making it a Data Driven Digital Agro-Dairy corporation in rural communities.

DATA SCIENTIST, APPLE INC, CUPERTINO, CALIFORNIA 2013 - 2016

Developed advanced analytical platform to execute statistical models for internal business partners across the globe. The system conducts pre-model data discovery, automated data validation, model execution and visualization of model results. Designed data driven dashboards in tableau and R for business partners in sales, customer care and business analytics for regional teams and stakeholders.

DATA SCIENTIST, SAAMA TECHNOLOGIES, CALIFORNIA 2013 - 2013

Developed analytics plans for clients in insurance, retail, finance, high-tech and healthcare domain. Conduct root cause analysis and what-if scenario reports on client data and help them identify business opportunities and challenges.

SENIOR RISK MANAGER, RBS, STAMFORD, CT 2009 - 2013

Drive business decisions impacting Credit Risk Policies for unsecured loans, credit lines and student loan portfolio. Develop, validate and suggest new policies based on current business performance and future trends identified from the customer behavior analysis and patterns in external data. Work with corporate security teams and suggest new rules to identify and monitor fraudulent activity during online credit applications. Implement the rules in application systems and provide necessary training to fraud analysts to look for change in trends.

IQOR INC, NEW YORK CITY, NY 2006-2009

Lead researcher to develop analytical processes in the areas of customer churn and retention, collection penetration analytics, business intelligence process management and predictive analytics. Managed and executed the implementation of analytical strategies for the in-house call center systems and dialer technologies. Built a customer centric analytics database system for the organization as part of the new infrastructure for all analytical business support and strategic implementations.

FRANKLIN TEMPLETON INVESTMENT, INDIA 2005-2006

Developed customer behavioral models to predict the likelihood of the inflow/outflow of funds given market activities, various economic policies and stock market fluctuations. Developed call center agent reporting/dashboards to understand the differences in efficiency and effectiveness of internal call centers of Franklin Templeton in India and US. Identified patterns in data, exception activities based on number of transactions, average amount of transactions and communicate the findings to the business owners in a detailed technical and concise non-technical format.

GE CAPITAL INTERNATIONAL SERVICES, INDIA 2004-2005

Developed automated processes to analyze the underlying data from field sales representatives and create a statistical report backed by predictive models to estimate KPI's of interest and send back within minutes to the requestor enabling them to discuss the business opportunity more effectively with prospective clients. Analyzed data using multivariate statistical techniques for data reduction and classification for transportation business of GE.

RANBAXY LABORATORIES, INDIA 2004-2004

Design of experiment processes automaton for clinical trials for various studies. Worked with the Director of Medical Research to develop sample collection framework and automation of data collection and statistical analysis. Prepared statistical summary in approved document formats and digital packages like SAS for regulatory approvals.

ST. STEPHENS COLLEGE, DELHI 2002-2004

Teaching staff for basic statistics and computer science besides lead researcher at Mathematical Sciences Foundation for conducing data research statistical model development to predict the money storage in ICICI Bank ATM on a given day.

UNIVERSITY OF DELHI, INDIA 1999-2002

Research work on statistical models associated with runs and patterns in multi-state random trials. Develop computer programs for mathematical computations in Fortran language and use output data in R programing for data visualization for research articles. Write code in LaTeX for international publications of research projects and associated articles.

CONTACT

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