

# SAGAR MANDAL

+91-9667782980    ✉ [sagarmandal2847@gmail.com](mailto:sagarmandal2847@gmail.com)    [in linkedin.com](https://www.linkedin.com)    [github.com](https://github.com)    [🏠 bhavishyalabs.com](https://bhavishyalabs.com)  
All personal projects & research available at [bhavishyalabs.com](https://bhavishyalabs.com)

## Professional Summary

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- SAS & AWS Certified Professional with **6.5+ years** of experience spanning Software Development, Credit Risk (Model Development), and Fraud Analytics — building robust, scalable solutions in data-intensive environments
- Advanced Credit Risk Modeling and Financial Data Engineering experience across Barclays, EXL Service, and GenX Info Technologies with focus on PD/LGD Models and IFRS-9 compliance
- Agentic AI practitioner building production-grade AI workflows, autonomous agents, and intelligent automation systems; expert in Unix-based enterprise automation achieving 90% manual process reduction

## Experience

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### Barclays

**March 2025 – Present**

*Assistant Manager - Fraud Analytics*

*Noida, Uttar Pradesh*

- Solely deployed JupyterHub to enable multi-team access to BDH from Python, replacing a single-user JupyterLab setup that caused concurrency issues across teams
- Built Model Monitoring Process delivering Daily, Weekly, and Monthly views via Tableau dashboards, with end-to-end data handling and automation engineered in SAS
- Provided Ad-hoc Analysis & Support across legacy and newly migrated processes to keep production systems stable and well-maintained
- Migrated and productionized fraud analytics SAS processes implementing DOS compliance standards and seamless deployment of critical fraud detection systems
- Engineered comprehensive version control system managing technical/logical changes with complete audit trail for regulatory compliance
- Conduct rigorous peer review using automated comparison utilities achieving 100% accuracy in production deployments

### EXL Service

**February 2024 – March 2025**

*Assistant Manager - Credit Risk Analytics*

*Gurugram, Haryana*

- Led LGD model development for unsecured portfolios across African markets, automating monthly computation reducing processing time from weeks to hours
- Spearheaded Macroeconomic Variable (MEV) Model design analyzing GDP, CPI, and FX impacts on portfolio performance
- Optimized IFRS-9 compliant PD and LGD models ensuring precise risk assessment for diverse international markets
- Enhanced model documentation incorporating business logics improving audit readiness by 40%
- Engineered Shell Scripts and AI automation achieving 90% reduction in manual effort while improving data accuracy
- Architected hierarchical automation framework for Lifetime PD computation with automated email alert systems

### GenX Info Technologies

**January 2020 – February 2024**

*Software Engineer - Financial Analytics*

*Gurugram, Haryana*

- Architected enterprise-grade SAS & Python automated reconciliation systems on SAS Viya 3.4 & 3.5 enhancing fraud detection accuracy
- Engineered sophisticated ETL processes delivering critical business intelligence insights driving strategic financial decisions
- Developed comprehensive risk validation and trending reports identifying outliers and defaults, enhancing risk assessment capabilities
- Led Credit Risk Report development with monitoring, validation, and regulatory compliance across multiple banking clients
- Orchestrated Logstash ETL workflows into Kibana reporting systems ensuring data integrity and real-time delivery
- Implemented Python automation scripts for security alerts with multi-channel notifications for stakeholder communication

## Key Client Projects

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**ABSA Group - Advanced Model Development** | *Python, SAS 9.4, SAS EG, Oracle 12c*

**February 2024**

- Architected LGD models for unsecured portfolios across 8+ African markets with automated monthly computation workflows and real-time stakeholder notifications
- Led MEV Model design using statistical methodologies; authored IFRS9 LGD documentation meeting full regulatory and audit requirements

**UPPCL - Enterprise Reconciliation Platform** | *SAS 9.4, SAS Viya 4, Python, SQL*

**February 2020**

- Developed enterprise-scale real-time reporting for banks and major payment vendors using SAS Visual Analytics with intelligent shell script automation for fraud alerts

## Innovation Projects

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- Vantage Analytics** | *Full-Stack, Agentic AI, Real-time Collaboration, E2EE* **05 Apr 2026**  
• Enterprise BI platform with agentic AI automation, E2EE messaging, notebook environments, and multi-user pod workspaces — [bhavishyalabs.com](https://bhavishyalabs.com) | [▶ Playlist](#)
- TherapyLink - AI-Driven CRM** | *Full-Stack, Firebase, Vercel, AI/ML* **11 Feb 2026**  
• AI-driven CRM for psychologists with patient management, scheduling, and risk scoring at 99.9% uptime — [therapylink.in](https://therapylink.in)
- Search My Therapist** | *React, Node.js, Supabase (Postgres), Vercel* **27 Jan 2026**  
• Zero-commission therapist discovery platform ensuring 100% earnings go directly to therapists — [searchmytherapist.com](https://searchmytherapist.com)
- Rule-Based Fraud Detection System** | *Python, Statistical Modeling* **01 Oct 2025**  
• Transaction scoring across risk indicators (velocity, device, geo, merchant) with transparent Total Risk Score — [GitHub](#)
- Enterprise Automation & Analytics Suite** | *Python, SAS 9.4* **03 Jul 2025**  
• SAS CompareX and SAS automation toolkit with dynamic file processing and enhanced comparison utilities — [GitHub](#) | [SAS CompareX](#)

## Technical Expertise

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**Programming:** SAS 9.4 (Expert), Python, JavaScript, SQL, Shell Scripting, Regular Expressions  
**AI/ML & Analytics:** Agentic AI, AI Workflows, Machine Learning, n8n Automation, PyTorch, NLP-NLTK, Pandas  
**Development & Cloud:** Full-Stack Development, Firebase, Vercel, Supabase, AI Agent Pipelines, SAS Data Modeling, Jupyter, VS Code  
**Business Intelligence:** SAS Visual Analytics, Tableau, Excel, Power BI, Real-time Dashboards  
**Enterprise Platforms:** SAS Viya 3.5 & 3.4, Linux/Unix, Git/Bitbucket, Elastic Stack, Oracle 12c, Hadoop, Teradata  
**Specialized Domains:** IFRS-9 Compliance, Credit Risk Modeling, Fraud Analytics, LGD/PD Modeling, Healthcare CRM

## Education & Certifications

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- Manipal University** **January 2024 – 2026**  
*Master of Computer Applications (MCA)* *Jaipur, Rajasthan*
- University of Delhi** **September 2019 – October 2021**  
*Bachelor of Arts: English (Honours)* *New Delhi, Delhi*
- Amazon Web Services (AWS)** **July 2025**  
*AWS Certified Developer – Associate* *Professional Certification*
- SAS Institute** **January 2024**  
*SAS Certified Specialist: Base Programming* *Professional Certification*
- Jetking** **July 2018**  
*JCHNE + CLOUD V2 and CEH* *Professional Certifications*