Ajay V. Jadhav

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○ AjayJadhavDS

Summary

- Results-driven Data Scientist with over 9.8 years of experience designing and delivering AI/ML solutions across industries including Banking, Fintech, E-Commerce, Healthcare, and Pharmaceuticals. Specialized in fraud modeling, customer analytics, and Generative AI models.
- Extensive experience in developing and deploying end-to-end machine learning systems, ranging from supervised and unsupervised models to deep learning architectures like CNNs and LSTMs. Proven track record in building scalable fraud detection pipelines, optimizing rule-based systems with behavioral analytics, and improving financial decision-making using predictive customer lifetime value (CLTV) models.
- Built RAG-based GenAI applications using LangChain and Ollama with LLaMA2, Hugging Face embeddings, and vector databases such as Chroma for document retrieval and question answering. Developed Agentic AI workflows using Phidata and Groq, focusing on tool usage and task automation in POC and experimentation settings.
- Adapt in programming with Python, R, SQL, and PySpark; skilled in data engineering, model governance, MLOps, and real-time inference systems tailored for fraud mitigation and customer intelligence.

Work Experience

Moneygram   **Pune**

Senior Data Scientist   *June 2023–Present*

- Fraud Mitigation Framework - Developed and deployed a Python-based fraud risk scoring model within the Oscilar workflow to predict chargeback probability in real time. Improved fraud detection by refining rule-based decision logic using model risk scores and internal behavioral features.
- Company Intelligence Query Engine using GenAI - Built a Query Engine using RAG architecture with LangChain and Ollama (LLaMA2) to extract insights from model development PDFs. The pipeline parses PDFs, chunks and embeds content, stores vectors in Chroma, and answers natural language queries using a local LLaMA2 model.
- CLTV - Built a predictive RFM model to assess the long-term value of customers, driving optimized segmentation, personalized marketing, and data-driven decision-making to boost retention and marketing ROI.
- TransactionFlow (Daily Phasing) - Developed a financial forecasting model that predicts daily transaction acquisitions using historical data and holiday patterns, built an API with FastAPI, and an interactive front-end with Streamlit, deployed on Google Cloud Platform (GCP) for scalability and reliability.

Nice Actimize   **Pune**

Senior Data Scientist   *Sep 2020–June 2023*

- Development of fraud detection machine learning models using an AWS Sagemaker instance. This involves data collection using SQL, Feature reduction & Identification identification of key variables, sampling, and building classification models.
- Working on pre & post deployment activities. Preparation of model performance reports & presentations.
- Built an End-To-End Machine Learning Model With Data Robot. Implemented solutions using Auto ML for model selection & automated hyper parameter optimization.

eQ Technologic   **Pune**

Data Scientist   *Sep 2019–Sep 2020*

- TCRA: Built and Integrated Data Science Models using PySpark in TCRA (PLM product).
- GE: Built an auto text categorization model using Pyspark (Databricks) and deployed a web app on Microsoft Azure.
- Created Chatbot (Interactive Agent) for admin & HR team to handle FAQ's using NLTK & Flask. Presented in Sparkathon competition.

Tech Mahindra   **Pune**

Data Scientist   *July 2019–Sep 2019*

○ Development of Machine Learning API's for the open source framework of AI apps using Python.

○ Streamlit web application for cancer image classification using the computational neural network Algorithm (Deep Learning) and deployed on the Heroku cloud platform.

Saama Technologies, Inc   **Pune**

Data Scientist   *August-2015–June 2019*

○ FAE - Developed Data Science Modules for Big Data using Apache Spark in Fluid Analytics Engine. Responsible for data pre-processing, data cleaning, exploratory analysis, and visualization.

○ Ebay - Built REST API for Customer Sentiment Analysis and Opinion Mining. Using a R and Python built app to crawl comments from social media and predict sentiments.

○ MAPI - MAPI Literature Search. Using R and Python, we analyze pdf documents from the literature to extract the particular adverse effects, also created some dashboards to categorize those abstracts and to display the abstract reports.

○ BlueDart - Product return prediction in E-Commerce using deep learning. Based on transaction data and demographic data, predict the status of a given shipment.

○ Unilever - Predicted and build the dashboards for the Recommendations for best promotional calendar and the Predictions for Incremental turnover for a given amount of Trade Spend.

○ ICON - Prediction of patient enrollment and site activation date for a clinical trial for a given region and therapeutic area.

Education

Scientific Computing, Modeling & Simulation (SCMS),University of Pune   **Pune**

M-Tech in Mathematical Modeling and Simulation (Machine Learning)   *2013–2015*

MGMs Jawaharlal Nehru Engineering College   **Aurangabad**

Bachelor of Engineering   *2008–2012*

Skills

Programming-: Python, R, SQL, PySpark

Cloud & Deployment-: Google Cloud Platform - GCP (Vertex AI, BigQuery), Amazon AWS (S3,EC2, Lambda, BedRock, SageMaker) , Microsoft Azure, Apache Spark, FAST API, Flask, Heroku, Streamlit, Docker, kubernetes

Machine & Deep Learning-: Data Extraction, Exploratory data analysis, Supervised & Unsupervised algorithms, NLP (Text mining), Deep Learning, Neural Networks, CNN, RNN & LSTM, Gen AI, LLM models

Visualization & Reporting-: Looker, Tableau(Public), PowerBI, Shiny(R), matplotlib, ggplot, Plotly, Seaborn(Python), R-markdown

Version Control & Collaboration: Github, Gitlab, Agile Methodologies, JIRA, Trello

Independent Coursework

○ Generative AI Course With Langchain and Huggingface - (Udemy)

○ AWS Certified Machine Learning Specialty 2023 - (Udemy)

○ Deep Learning A-Z Hands-On Artificial Neural Networks (Udemy)

○ SQL Full Database Course (freeCodeCamp.org)

○ Docker Essentials (Udemy)

○ End to End ML project deployment (CI CD pipelines) using AWS, Azure & Docker