

The Professional Dossier of Akhil Theerthala: An Analysis of a Data Scientist Specializing in FinTech AI

I. Executive Summary: Professional Profile of Akhil Theerthala

This report presents a comprehensive analysis of the professional profile of Akhil Theerthala, a highly skilled data scientist who currently holds the position of Senior Member Data Scientist at Perfios Software Solutions.¹ Based on a thorough review of publicly available professional data, this analysis concludes that Mr. Theerthala represents a new archetype of technology professional: one who combines deep corporate domain expertise with prolific open-source contribution and technical authorship to strategically build a high-value specialization at the intersection of Large Language Models (LLMs), financial technology, and psychologically-aware artificial intelligence.

His career is marked by a rapid and consistent progression within Perfios, a leading Indian FinTech company specializing in data aggregation and analytics for the financial services industry.¹ This tenure has provided him with an immersive environment to tackle complex, real-world financial data challenges. His academic foundation is exceptionally strong, holding a Bachelor of Technology in Aerospace Engineering from the prestigious Indian Institute of Technology (IIT), Kharagpur, augmented by a micro-specialization in Artificial Intelligence and post-graduate Nanodegrees in Deep Learning and Generative AI.¹

Beyond his corporate role, Mr. Theerthala has cultivated a significant public profile as a technical thought leader. He is the founder of "Neuronuts," a technical blog initiative where he disseminates his learnings, and is a frequent author for prominent industry publications such as "Towards AI".² His most significant contributions, however, lie in the development of sophisticated, open-source datasets and models hosted on platforms like Hugging Face. His work, particularly in creating benchmarks for personal finance reasoning like

PersonalFinance_v2 and the domain-specific Kuvera-8B language model, demonstrates a

capacity for executing complex, end-to-end AI projects that push the boundaries of the field.⁴

In summary, Akhil Theerthala's professional dossier reveals an individual with a rare and potent combination of rigorous technical expertise, exceptional communication skills, and a clear, strategic focus. He is not merely an employee in the FinTech space but an active architect of its future, building public assets that both demonstrate his capabilities and advance the industry's ability to leverage AI for complex financial reasoning.

II. Career Progression and Professional Experience at Perfios Software Solutions

Akhil Theerthala's professional career has been exclusively centered at Perfios Software Solutions, described as India's largest SaaS-based B2B fintech software company.¹ This singular focus has afforded him a deep and continuous immersion in the data-intensive world of financial services, specifically in areas like real-time credit decisioning, analytics, and onboarding automation.¹ His trajectory within the company showcases a consistent and rapid ascent from an entry-level intern to a senior technical role, indicating high performance and an increasing level of responsibility and influence.

His journey at Perfios began with a **Data Science Internship**, a foundational role where he gained practical, hands-on experience with core technologies essential for data-driven applications. His projects during this period involved database management systems, the data manipulation library Pandas, and the web framework Flask, suggesting a well-rounded introduction to the full data science stack, from data handling to application deployment.¹

Following his internship, he transitioned into his first full-time position as an **Applied Scientist - I**.² This title implies a role focused on the practical implementation of machine learning models and scientific principles to solve concrete business problems within the Perfios ecosystem. He subsequently progressed to the role of

Member Data Scientist, a title that signifies a more established position within the core data science team.¹

His current and most senior role is **Senior Member Data Scientist**, a position he has held since June 2023.¹ This title denotes a significant level of expertise, seniority, and likely technical leadership within the organization. It suggests responsibilities that may include mentoring junior scientists, leading complex projects, and contributing to the strategic direction of the company's data science initiatives.

Role Title	Start Date (Stated/Inferred)	End Date	Key Responsibilities & Associated Technologies
Senior Member Data Scientist	June 2023	Present	Advanced data science, project leadership, technical mentorship (inferred)
Member Data Scientist	Post-Applied Scientist I	Pre-June 2023	Core data science modeling and analysis (inferred)
Applied Scientist - I	Post-Internship	Pre-Member Data Scientist	Practical application and implementation of scientific models
Data Science Intern	Pre-Full Time	N/A	Database management systems, Pandas, Flask ¹
<i>Table 1: Career History at Perfios Software Solutions</i>			

The consistent and linear nature of this progression within a single, highly specialized FinTech company is noteworthy. It points not just to individual competence, but to a potentially symbiotic relationship between Mr. Theerthala's professional responsibilities and his personal research interests. The complex, real-world financial data and problem statements he encounters in his role at Perfios provide the ideal raw material and inspiration for his public-facing open-source projects. In turn, the deep, specialized expertise he develops through these personal projects—particularly in the niche of financial reasoning for LLMs—makes him an increasingly valuable asset to Perfios. This creates a powerful feedback loop where his day job fuels his passion projects, and his passion projects directly enhance

his professional capabilities, accelerating his career growth and solidifying his status as a domain expert.

III. Educational Foundation and Strategic Pivot to Artificial Intelligence

Mr. Theerthala's academic background provides the rigorous quantitative foundation upon which his data science career is built. He holds a Bachelor of Technology (B.Tech) in Aerospace Engineering from the Indian Institute of Technology (IIT), Kharagpur, one of India's most elite and competitive engineering institutions.¹ An education from IIT signifies a formidable aptitude in core disciplines such as advanced mathematics, physics, and complex systems modeling.

While a degree in Aerospace Engineering might seem distant from a career in financial technology, a closer examination reveals a deliberate and strategic pivot towards artificial intelligence that began during his undergraduate studies. This transition is evidenced by two key factors. First, he pursued a "micro-specialization in Artificial Intelligence applications and foundations" alongside his primary degree.² This indicates a conscious decision to augment his core engineering curriculum with specialized knowledge in the field that would ultimately define his career.

Second, his undergraduate research experience serves as concrete proof of his early interest in applying data analysis to complex socio-financial systems. Under the guidance of Dr. Swagato Chatterjee, he conducted research focusing on the "impact of social engagement on crowdfunding campaigns".¹ This project, which lies at the intersection of finance, social dynamics, and data analysis, was a clear precursor to his later work in personal finance and AI.

His commitment to continuous learning did not end with his formal degree. He has further honed his expertise by completing Nanodegrees in Deep Learning and Generative AI from the online learning platform Udacity.¹ This post-graduate education demonstrates a proactive effort to remain at the forefront of a rapidly evolving field and to acquire practical, industry-aligned skills in the most advanced areas of AI.

The transition from Aerospace Engineering to AI should not be viewed as a career change, but rather as a strategic application of a specialized skillset. Aerospace engineering is an intensely computational discipline that relies heavily on sophisticated modeling, simulation, and data analysis. The analytical rigor and systems-thinking approach required to succeed in that field are directly transferable to the challenges of machine learning. Mr. Theerthala has effectively

leveraged this robust quantitative foundation, repurposing the core principles of his engineering training for the domain of AI. This unique educational path likely provides him with a distinct and powerful problem-solving framework, differentiating him from practitioners with more conventional computer science backgrounds and contributing to the methodical and rigorous approach evident in his work.

IV. Technical Authorship and Knowledge Dissemination: The "Neuronuts" Initiative

A central pillar of Akhil Theerthala's professional identity is his role as a prolific technical author and educator. He is the founder of "Neuronuts," a personal initiative and blog where he publishes articles detailing the concepts and technologies he is learning.² This is not a casual endeavor but a deliberate strategy for brand building, knowledge dissemination, and, most importantly, a method for deepening his own understanding.

His motivation is articulated clearly on his Medium profile, where he reflects on a quote often attributed to physicist Richard Feynman: "one doesn't understand what he can't explain... I can only test if I understand something, by sharing it and verifying that I actually do".¹⁰ This philosophy frames his extensive writing not as a mere byproduct of his work, but as an integral part of his learning process. By committing to explaining complex topics to others, he ensures his own mastery of the subject matter.

To maximize the reach and impact of his work, he frequently publishes on "Towards AI," a major Medium publication with a large and dedicated following in the data science and machine learning community.³ This association lends significant credibility to his articles and positions him as a recognized voice in the field. His body of work is both broad and deep, covering a wide spectrum of topics that can be thematically categorized:

- **MLOps and Production Systems:** He has authored a comprehensive series on Machine Learning Operations (MLOps), a critical discipline focused on the deployment and maintenance of production-level ML systems. His articles cover the entire lifecycle, including deployment overviews, data management in production, the data-centric approach to modeling, and systematic error analysis.³ This demonstrates a sophisticated, end-to-end understanding of machine learning that extends far beyond theoretical model building.
- **Frameworks and Best Practices:** He shares practical, hands-on expertise through articles like "7 Practical PyTorch Tips for Smoother Development and Better Performance" and a detailed explanation of PyTorch's device placement mechanisms (to(device) and map_location).¹⁰ These pieces are indicative of a practitioner with

nuanced, real-world experience using core deep learning tools.

- **Foundational Concepts:** Mr. Theerthala also demonstrates a talent for pedagogy, authoring articles that demystify fundamental but often challenging topics. His writings include guides on Regular Expressions, a step-by-step simplification of Decorators in Python, and an intuitive look at the Attention mechanism that powers the Transformer architecture.¹⁰ This ability to break down complex subjects for a broader audience is a hallmark of a true expert.
- **Emerging Topics and Thought Leadership:** His writing extends to the cutting edge of AI research and application. Articles on "Creating a Reasoning Dataset with No Budget" and a critical rant on the impracticality of certain new AI features show him engaging with the evolving landscape of the field not just as a practitioner, but as a critical thinker and innovator.¹⁰

The following table provides a comprehensive, though not exhaustive, catalogue of his published works, underscoring the sheer volume and scope of his intellectual output.

Article Title	Publication Venue	Publication Date	Key Topics Covered
Aren't these "new" AI features impractical? — A data scientist's rant.	Towards AI	Aug 15, 2024	Critical analysis of AI hype vs. practical application
Creating a Reasoning Dataset with No Budget	Towards AI	Apr 7, 2024	Dataset creation, reasoning models, resourcefulness in AI development
Building Blocks of Transformers: Attention	Towards AI	Mar 28, 2024	Transformer architecture, Attention mechanism,

			deep learning fundamentals
From Training Language Models to Training DeepSeek-R1	Towards AI	Feb 17, 2024	Evolution of LLM training regimes, from RNNs to modern architectures
7 Practical PyTorch Tips for Smoother Development and Better Performance	Towards AI	Feb 10, 2024	PyTorch best practices, performance optimization, deep learning development
Simplifying Decorators in Python A step-by-step approach.	Towards AI	Jan 5, 2024	Python programming, advanced concepts (decorators), software engineering
Making Sense of PyTorch's to(device) and map_location.	Towards AI	Aug 26, 2023	PyTorch framework, GPU/CPU memory management, model deployment
NLP -01: Demystifying Regular Expressions RegEx guide for beginners.	Towards AI	Aug 5, 2023	Natural Language Processing (NLP), text processing, Regular Expressions

Machine Learning Roadmap: Community Recommendations 2023	Towards AI	Jul 14, 2023	ML education, career development, learning paths
Data Lifecycle in Production: Defining and Collecting useful data.	Towards AI	Jun 24, 2023	MLOps, data engineering, data quality, production systems
Machine Learning Roadmap — Part 1: Personal Recommendations for Beginners	Towards AI	Jun 13, 2023	ML education, career advice for beginners
Generating adversaries for CNNs: My cat is a goldfish, so don't tax it.	Towards AI	Mar 13, 2023	Adversarial machine learning, computer vision, CNNs, AI security
How to Start Your Data Journey? Results from LinkedIn Polls	Towards AI	Mar 5, 2023	Data science careers, community insights, learning strategies
How to Maximize ML Project Success with	Towards AI	Feb 10, 2023	MLOps, project management, AI project

Efficient Scoping? MLOps 5			lifecycle, business scoping
MLOps 4: Data in production	Towards AI	Feb 5, 2023	MLOps, production data management, data cleaning, data quality
MLOps 3.3: Data-Centric Approach for Machine learning modelling.	Towards AI	Jan 21, 2023	MLOps, data-centric AI, model development strategies
MLOps Notes 3.2: Error Analysis for Machine learning models	Towards AI	Jan 14, 2023	MLOps, model evaluation, error analysis, iterative improvement
MLOps Notes 3.1: An Overview of Modeling for machine learning projects	Towards AI	Jan 7, 2023	MLOps, ML modeling, challenges in production environments
MLOps Notes- 2: Deployment Overview	Towards AI	Jan 5, 2023	MLOps, model deployment, monitoring, production

			challenges	
CNN Notes 1: The convolution operation	Towards AI	Jan 2, 2023	Deep learning, Convolutional Neural Networks (CNNs), computer vision	
Investigating the Seattle Airbnb Dataset	Towards AI	N/A	Exploratory data analysis, data visualization, case study	
Table 2: Catalogue of Published Articles and Technical Writings ³				

V. Portfolio of Publicly Contributed AI/ML Projects

The most compelling evidence of Akhil Theerthala's technical prowess and strategic vision is his portfolio of publicly available projects, primarily hosted on the Hugging Face platform. These are not trivial academic exercises; they are ambitious, meticulously documented, and highly sophisticated artifacts that demonstrate an ability to execute end-to-end AI initiatives, from data conception and engineering to model development and community engagement. His work is heavily concentrated in the high-value domain of personal finance, showcasing a clear and deliberate effort to establish himself as a leading expert in this niche.

Project Name/ID	Project Type	Domain	Key Contribution
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Kuvera-8B-qwen3-v0.2.1	Model	Personal Finance	A domain-specific 8B parameter LLM for financial queries ⁵
Kuvera-PersonalFinance-V2.1	Dataset	Personal Finance	A scaled-up (18k+ rows) benchmark for financial reasoning ¹⁷
PersonalFinance_v2	Dataset	Personal Finance	A novel benchmark (7k+ rows) for evaluating "psychologically-aware" financial advice from LLMs ⁴
Resume-Analysis-CoTR	Dataset	HR / NLP	A dataset for training/evaluating models on detailed resume analysis and critique ¹⁸
Personal-Finance-Queries	Dataset	Personal Finance	A collection of user queries related to personal finance challenges ¹⁹
<i>Table 3: Summary of Public AI/ML Projects</i>			

5.1 Dataset Development: Pioneering Personal Finance Benchmarks

The cornerstone of Mr. Theerthala's portfolio is his work in creating novel datasets designed to

benchmark and advance the capabilities of LLMs in the personal finance domain. His two primary contributions, PersonalFinance_v2 and its successor Kuvera-PersonalFinance-V2.1, are particularly significant.⁴

The stated objective of these projects is to create a benchmark for evaluating LLM reasoning in delivering "actionable, personalized, and psychologically-aware financial advice".⁴ This goal is exceptionally advanced, moving far beyond simple fact-based question-answering. It targets the nuanced, multi-faceted reasoning required to provide advice that is not only factually correct but also contextually relevant and sensitive to the user's emotional and psychological state.

The methodology employed to construct these datasets is a testament to his technical sophistication and rigorous approach. He designed and executed a multi-stage pipeline that includes:

1. **Resourceful Data Sourcing:** Queries were sourced from online communities, specifically the r/personalfinance subreddit, demonstrating an ability to leverage real-world, unstructured data.⁴
2. **Modern Quality Filtering:** He utilized an "LLM-as-a-jury approach," employing models like Gemini and Phi-4 to filter and retain only high-quality queries that necessitate complex reasoning, a modern and efficient technique for data curation.⁴
3. **Complex Data Generation:** The core of his methodology involves a sophisticated data generation process. Each query is subjected to parallel analysis streams for **Query Analysis** (identifying the core financial topic) and **Psychological Intent Extraction** (analyzing tone, sentiment, and emotion). The outputs then guide a **Retrieval-Augmented Generation (RAG)** process to pull relevant financial knowledge, which is finally synthesized into a detailed, reasoned response.⁴

The inclusion of "Psychological Intent Extraction" is a key innovation. It shows that he is tackling the human element of finance, a critical factor often overlooked in purely quantitative models. These datasets are not mere collections of text; they are meticulously engineered artifacts designed to push the frontier of applied AI in a vital real-world domain.

5.2 Dataset Development: Innovations in Text and Resume Analysis

While his primary focus is finance, the Resume-Analysis-CoTR (Chain-of-Thought Reasoning) dataset demonstrates his versatility and ability to apply the same rigorous analytical framework to other complex NLP challenges.¹⁸ This project is designed to train or evaluate models on their ability to perform a deep, critical analysis of resumes.

The level of detail in the dataset's annotations is remarkable. It goes beyond simple keyword extraction to include nuanced assessments of:

- **Visual Impression and ATS Compatibility:** Analyzing layout choices and their potential impact on Applicant Tracking Systems.¹⁸
- **Content Structure and Prioritization:** Evaluating the logical flow of information for a recent graduate.¹⁸
- **Experience Content Analysis:** Assessing the use of action verbs and the balance between accomplishments and duties.¹⁸
- **Skills Representation:** Critiquing how technical and soft skills are presented and demonstrated.¹⁸

This project showcases his expertise in structured information extraction, fine-grained analysis, and reasoning over complex, semi-structured documents. It proves that his methodological strengths are domain-agnostic and applicable to other high-value areas like HR technology.

5.3 Model Development: The Kuvera Financial Language Model

The logical culmination of his dataset engineering efforts is the development of a fine-tuned language model, Kuvera-8B-qwen3-v0.2.1.⁵ This project demonstrates his ability to complete the full project lifecycle: he identified a gap in AI capabilities, built the specialized data required to address it, and then developed a model to perform the target task.

His engagement with the technical community regarding this model is also revealing. In a discussion on the r/LocalLLaMA subreddit, he confidently discusses the model's performance, stating that his "domain-specific 8b model... is performing on par with 14-24B models on financial queries".¹⁶ This comment highlights several key attributes:

- He is actively **benchmarking** his work against larger, more general models.
- He has a strong grasp of advanced AI concepts like **domain adaptation**, recognizing that a smaller, specialized model can outperform larger, generic ones on specific tasks.
- He is willing and able to **engage with the technical community** to discuss, defend, and disseminate his work.

The entire portfolio, from datasets to the final model, represents a masterclass in strategic professional development. The projects are non-trivial, build upon one another in a logical sequence, and collectively create a powerful, cohesive body of work. This public portfolio establishes him as a leading expert in the specific, high-demand niche of AI for personal finance, acting as a credential far more potent than any traditional resume or degree. He is not simply waiting for interesting work to be assigned to him; he is proactively defining the

field in which he intends to be a leader and is building the public, verifiable proof of that expertise.

VI. Core Competencies and Technical Skillset

An analysis of Akhil Theerthala's work across his professional roles, technical writings, and public projects reveals a deep and versatile technical skillset, complemented by strong domain knowledge and essential soft skills.

Programming & Frameworks

- **Python:** The implicit lingua franca for the entirety of his data science and machine learning work. His expertise is explicitly demonstrated in articles that deconstruct advanced language features, such as his guide to decorators.¹⁰
- **PyTorch:** He possesses deep, practical expertise in this leading deep learning framework. This is validated not by a simple claim, but by multiple technical articles that explore its nuances, from performance optimization tips to the intricacies of memory management for model deployment.¹⁰
- **Pandas & Flask:** His foundational experience with these libraries was established during his internship at Perfios, covering the critical areas of data manipulation (Pandas) and web application deployment (Flask).¹

AI/ML Methodologies

- **Deep Learning & Generative AI:** His proficiency is formally recognized through Udacity Nanodegrees and practically demonstrated in his development of the Kuvera-8B generative language model and the complex data generation pipelines for his datasets.¹
- **Natural Language Processing (NLP):** NLP is the central discipline of all his public-facing work. His projects showcase a mastery of a wide range of NLP tasks, including information extraction, text classification, sentiment analysis, and complex reasoning over unstructured text.⁴
- **MLOps:** He has a robust theoretical and practical understanding of Machine Learning Operations. This is not merely an inferred skill but is explicitly detailed in a dedicated

multi-part series of articles covering the entire ML lifecycle, from project scoping and data management to deployment and error analysis.³

- **Retrieval-Augmented Generation (RAG):** He has hands-on experience implementing this cutting-edge technique, which he used as a core component in the data generation pipeline for his personal finance datasets to ensure responses were grounded in factual knowledge.⁴

Domain Knowledge

- **FinTech & Personal Finance:** This is his area of deepest specialization. His employment at Perfios, a major FinTech company, combined with the intense focus of his primary open-source projects on personal finance queries, demonstrates a comprehensive understanding of the domain's challenges, terminology, and data nuances.¹

Soft Skills

- **Technical Communication:** His extensive portfolio of clearly written, well-structured, and pedagogical articles serves as undeniable proof of his exceptional ability to communicate complex technical concepts to a broad audience.¹⁰ The meticulous documentation for his datasets further underscores this skill.⁴
- **Project Management & Execution:** His public portfolio is a testament to his ability to independently conceive, manage, and deliver highly complex, multi-stage AI projects from ideation to completion.
- **Strategic Thinking:** The cohesive and synergistic nature of his personal projects reveals a highly strategic mindset. His work is not a random collection of activities but a deliberate, long-term effort to build a unique and valuable specialization.

VII. Analysis of Professional Trajectory and Emerging Specialization

Synthesizing the evidence from his career, education, and public contributions reveals that Akhil Theerthala's professional activities are not disparate elements but are, in fact, components of a single, highly focused, and deliberate strategy. He is systematically and

successfully positioning himself as a leading expert in a challenging and commercially valuable niche: AI-powered financial reasoning.

His trajectory demonstrates a clear pattern. His rigorous engineering education provided the quantitative foundation. His employment at Perfios offered the domain immersion and access to real-world financial data problems. He then leveraged these assets to fuel a prolific output of technical writings and open-source projects, which in turn serve to deepen his expertise and build his public reputation. This creates a powerful career flywheel, where each component reinforces and accelerates the others.

The specific focus of his work is particularly forward-looking. By aiming to create models that can provide "psychologically-aware" financial advice, he is moving beyond the current frontier of simple information retrieval or sentiment analysis.⁴ He is tackling the much harder problem of integrating factual knowledge with an understanding of human context, emotion, and behavioral biases. This is precisely the direction in which high-value applied AI is heading, particularly in sensitive domains like finance, where the human element is paramount to effective decision-making.

Given his proven ability to execute complex projects, his commitment to continuous learning, and his exceptional communication skills, Mr. Theerthala is on a clear path toward a senior leadership or principal research role within the FinTech AI sector. His substantial and strategically curated public portfolio provides him with immense professional leverage and visibility, making him a standout talent in the global technology landscape. He is not just following industry trends; he is actively contributing to them, building the tools and benchmarks that will shape the future of AI in finance.

VIII. Digital Footprint and Community Engagement

Akhil Theerthala maintains a professional, consistent, and highly strategic digital footprint across several key platforms, which he leverages to disseminate his work, engage with the technical community, and reinforce his personal brand as a FinTech AI specialist.

- **Kaggle:** His profile on this competitive data science platform shows long-term engagement with the community. Having joined over four years ago and being recently active, he has participated in competitions, published datasets, and contributed to dozens of discussions.² This demonstrates a foundational and sustained interest in the practical application of data science.
- **Medium:** This is his primary platform for technical authorship and thought leadership. With over 212 followers and a substantial body of work published under his name (often through the prominent "Towards AI" publication), he has established a significant

presence and a channel for influencing the data science discourse.¹⁰ The profiles of his followers include other data science professionals, indicating he is earning recognition among his peers.²⁰

- **Hugging Face:** This platform serves as the central repository for his most significant technical contributions. His datasets, such as PersonalFinance_v2 and Resume-Analysis-CoTR, have garnered attention from the community in the form of likes and downloads, validating their utility and quality.⁴ It is the primary venue for the public proof of his end-to-end project capabilities.
- **Reddit:** He demonstrates a willingness to engage directly with the technical community in forums where his work is being discussed. His participation in the r/LocalLLaMA subreddit to provide context and performance details for his Kuvera-8B model is a prime example of this.¹⁶ This type of direct engagement is crucial for building credibility and fostering adoption of open-source work.

Overall, his digital footprint is expertly curated. Each platform serves a distinct purpose within his broader professional strategy: Kaggle for community participation, Medium for knowledge dissemination and thought leadership, Hugging Face for portfolio demonstration, and Reddit for direct technical engagement. The content across all platforms is consistent, professional, and focused, collectively building a powerful and coherent public persona of a skilled and knowledgeable data scientist at the forefront of AI in finance.

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