# ANISHA J

# DATA SCIENTIST

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# **PROFILE**

Detail oriented Data Scientist with a strong foundation in machine learning, generative AI, and statistical algorithms. Proficient in handling large datasets and deploying data science solutions in real-time environments. Strong background in cross-functional teamwork, risk assessment, and ethical decision-making processes. Eager to leverage my skills in Data Science and Generative AI to accelerate growth and optimize decision-making.

#### PROFESSIONAL EXPERIENCE

#### COGNIZANT TECHNOLOGY SOLUTIONS

Data Scientist (Grade - Programmer Analyst)

Jul 2022 - Present

- Contributed to end-to-end data science projects in the banking and insurance services sectors, managing various aspects from data exploration to model deployment.
- Applied advanced machine learning algorithms, GEN AI models, and statistical models to optimize decision-making processes.
- Collaborated with cross-functional teams to translate business requirements into actionable insights and data-driven solutions.
- Staying updated with the latest developments in data science and emerging technologies through continuous learning.

# CSIR- CENTRAL LEATHER RESEARCH INSTITUTE

May 2021-Jun 2021

Data Analyst Intern

- Conducted in-depth time series analysis to identify patterns and trends to measure the success of key business outcomes.
- Implemented linear regression models to analyze variable relationships, providing actionable insights.
- Contributed to data collection, preprocessing, cleaning, and validation, ensuring the quality and integrity of datasets for modeling.
- Presented predictive model findings to the leadership team, emphasizing their value and impact on decision-making processes.

# **PROJECTS**

#### GEN AI PROJECTS

- **GEN AI Address Matching**: Developed a Gen AI-based address matching solution with a focus on address correction, achieving a high accuracy of more than 90% in test environment. It covers comprehensive error scenarios and utilizes various prompting techniques, like Few Shots, Chain of Thought and Router Chain.
- **GEN AI Audit Solution**: This solution benefits auditors by identifying disclosure details, ensuring FASB compliance. It excels in comparative analysis among industry peers, identifying presentation gaps and prescribing best practices.
- **GEN AI Insurance Claim Assistant**: Engineered synthetic data for insurance policies and claims, meticulously trained on diverse scenarios to help claims adjustor using semantic RAG approaches.
- **GEN AI Payment Assistant**: This AI-powered Payment Assistant seamlessly interact with users, delivering highly informative and personalized responses to their payment-related queries.

#### WHOLESALE LOAN PREPAYMENT MODEL

- Developed a Logistic Survival Regression framework to project voluntary prepayments for commercial loans in C&I Term, C&I Revolver, and CRE Term segments.
- Employed the Exclusion/Inclusion waterfall technique for data cleaning and applied transformation to macro-economic variables.
- Performed post-model analysis, including CCAR Scenario Analysis, MEV Sensitivity Analysis, Benchmarking Analysis, Parameter Sensitivity Analysis, and Performance Monitoring.
- Achieved a significant reduction in RMSE metric, validating the model's robust performance for production deployment.

#### CREDIT RISK MODELLING

- Modeled credit risk for individual borrowers using linear and logistic regression frameworks, addressing components such as Probability of Default (PD), Loss Given Default (LGD), and Exposure At Default (EAD).
- Developed distinct models for each component and seamlessly integrated them to calculate overall Expected Losses.

# **EDUCATION**

**Master of Science in Statistics** (CGPA – 9.1)

Madras Christian College, East Tambaram

2020-2022

**Bachelor of Science in Mathematics** (CGPA - 8.1)

Madras Christian College, East Tambaram

2017-2020

Relevant Coursework: Calculus, Probability, Big Data, Quality Control, Multivariate Analysis, Supply Chain Analytics

### **SKILLS**

- **Programming Languages**: Python, SAS, R, SPSS
- Data Science Technologies: Machine Learning, Deep Learning, NLP, Optimization Methods, Statistical Models/Algorithm
- Generative AI Technologies: Lang chain, Prompt Engineering, Hugging Face, Open AI (GPT Models), Vertex AI (Gemini, Palm)
- Business Intelligence Tools: Tableau, Power BI, MS Office (Excel, PowerPoint, Word)
- Databases: SQL
- Cloud: Azure and AWS Fundamentals
- Soft Skills: Problem Solving, Decision Making, Analytical Thinking, Excellent communication, and interpersonal skills.

## **CERTIFICATIONS**

• <u>GEN AI Fundamentals</u> – Cognizant

Dec 2023 Sep 2023

Jun 2023

Aug 2022

- <u>Career Essentials in Generative AI</u> Microsoft and LinkedIn
  - AZ-900: Azure fundamentals Microsoft
- AI-900: Azure AI fundamentals Microsoft

Jun 2023

Python for Data Science and Machine Learning Bootcamp – Udemy

Nov 2022

The Complete SQL Bootcamp – Udemy
 Data Analytics Skilling Course – HOPE Foundation

May 2021 - Mar 2022

Python for Everybody Specialization – Coursera

Feb 2021

# OTHER ACCOMPLISHMENTS

- Recognized with multiple Cheer Awards from Cognizant for consistent support and active participation in hackathons.
- Collaborated actively with peers to develop Gen AI and Data Science-based Proof of Concept (PoC) solutions.
- Underwent comprehensive AI/ML training to gain proficiency in data science technologies, skillfully utilizing libraries such as Scikit learn, Pandas, NumPy, PySpark, TensorFlow, PyTorch and Keras for building and assessing models.

#### **LANGUAGES**

English | Tamil | Malayalam

# **HOBBIES**

Photography | Movies | Cooking