

ANISHA J

DATA SCIENTIST

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PROFILE

Data Scientist with strong foundation in machine learning, generative AI, and statistical algorithms. Proficient in handling and analyzing large datasets, integrating with cross-functional teams, and deploying predictive models to support profitable decisions across various sectors. Eager to leverage my skills in Data Science to provide innovative solutions and insights that drive business growth.

PROFESSIONAL EXPERIENCE

COGNIZANT TECHNOLOGY SOLUTIONS

Jul 2022 - Present

Data Scientist (Grade – Programmer Analyst)

- Contributed to end-to-end data science projects in the banking, marketing, 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 worldwide to translate business requirements into actionable insights and data-driven solutions.
- Staying updated with the latest developments in analytics, finance, payments, 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, providing business insights and innovative solutions.
- Implemented linear regression and decision tree techniques to analyze variable relationships.
- 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.
- **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)

2020-2022

Madras Christian College, East Tambaram

Bachelor of Science in Mathematics (CGPA – 8.1)

2017-2020

Madras Christian College, East Tambaram

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 (Supervised, Unsupervised, Reinforcement), 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, Strong communication and interpersonal skills.

CERTIFICATIONS

- [GEN AI Fundamentals](#) – Cognizant Dec 2023
- [Career Essentials in Generative AI](#) – Microsoft and LinkedIn Sep 2023
- [AZ-900: Azure fundamentals](#) – Microsoft Jun 2023
- [AI-900: Azure AI fundamentals](#) – Microsoft Jun 2023
- [Python for Data Science and Machine Learning Bootcamp](#) – Udemy Nov 2022
- [The Complete SQL Bootcamp](#) – Udemy Aug 2022
- [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 Sci-kit learn, Pandas, NumPy, PySpark, TensorFlow, PyTorch and Keras for building and assessing models.

LANGUAGES

English | Tamil | Malayalam

HOBBIES

Photography | Movies | Cooking