Aryan Bhardwaj

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WORK EXPERIENCE

Axis Bank   **Jul 2023 – Present**
Business Analyst & Data Scientist   *Mumbai, Remote*

- **Strengthened the analytics and model development efforts** in the **Business Loans division of Small Business Banking**, improving MSME collateral-free lending through **collaboration with product, sales, Data engineering,risk.**
- Developed and deployed a **customer loan propensity model** using **Hive, SAS, and Python**, **boosting sales productivity by 6%**, **improving conversion rates by 20 bps**, and driving **₹150 crores monthly incremental revenue.**
- Executed **A/B price testing** in Project Goldilocks, optimizing interest rates to balance risk, achieving an **8% increase in loan approvals** and a **10% reduction in default risk** through data-driven strategies.
- **Spearheaded redevelopment** of **automated reports and emailers** using **Power BI, MIS Utility,Jupyter Notebook** to track key metrics like approval rates and conversions, **improving resource productivity by ~2%.**
- Conducted **industry analysis**, benchmarking Axis Bank against competitors, identifying key focus areas that **improved business penetration by ~2.5%**.
- **Analyzed loan rejection patterns**, providing insights to policy and risk teams, enabling strategic adjustments and **unlocking new revenue opportunities.**

Axis Bank   **Jun 2022 – Aug 2022**
Analyst Intern   *Mumbai,Maharashtra*

- **Built dashboards** to **track Cash Management Services** products across **parameters like throughput and income**. Conducted **profitability analysis**, creating frameworks at customer and product levels to optimize performance.

PROJECTS

Sales Forecasting- Walmart   [Sales_forecasting_walmart](#)
- Analyzed hierarchical sales data from Walmart to **forecast sales on a daily basis** for the next 28 days using forecasting tools **useful for maintaining future inventory and reducing waste**.
- Implemented tools like **ARIMA, XGBoost, LightGBM** to get **RMSE of 1.59.**

Credit Card Fraud Detection   [Credit_card_fraud](#)
- Developed a **credit card fraud detection model** which will help in **enhanced customer security, improved risk management, and compliance with regulatory standards.**
- Combined **XGBoost** with **heuristics such as Simulated Annealing** to find good combinations of hyper-parameters to get an **F1-Score of 0.86.**

Twitter Disaster Prediction   [Twitter_disaster_prediction](#)
- Built a **model to correctly predict tweets that are about Disasters** which can be helpful to anybody trying to **get signal from noise like police departments and avoid spams.**
- Integrated **NLP techniques** with algorithms, including **Logistic Regression, Linear Regression, and Convolutional Neural Networks (Keras)**, iteratively testing and **improving accuracy to 80%.**

EDUCATION

IIT(ISM) Dhanbad   **Jun 2019- May 2023**
Bachelor of Technology- Mechanical Engineering   *Dhanbad, Jharkhand*

- **Relevant Coursework** -Data Structures and Algorithms, C Programming,Probability and Statistics,Data Mining

CERTIFICATIONS, SKILLS & INTERESTS

- **Certifications:** Deep learning Specialization(Andrew NG), **CS229, CS224N**, IBM Data Science Professional Certificate
- **Technical Skills**: **Programming Languages**: Python, SQL (MySQL, Oracle, Hive), SAS; **Data Manipulation & Visualization**: Numpy, Pandas, Matplotlib, Seaborn; **Machine Learning**: Scikit Learn, XGBoost, LightGBM, SVM, ARIMA; **Deep Learning**: TensorFlow, Keras (CNN); **NLP**: Tokenization, Text Classification, Sentiment Analysis.
- **Interests-** Cricket, Chess, Travelling, Movies