

Yue Pan

☎ (+1)9299201662 or (+86)18061643108 ✉ yp2734@columbia.edu

Education

Columbia University

M.S. in Computer Engineering

Sep. 2024 – Dec. 2025

New York, USA

- **Major Courses:** Databases, Deep Learning for Edge Computing, Data Center Networks, C++

Xi'an Jiaotong University

B.S. in Automation Science and Technology

Aug. 2019 – Jul. 2023

Xi'an, China

- **Honors and Awards:** University Scholarship (2019–2020, 2021–2022), Outstanding Student (2019–2020)
- **Major Courses:** Data Structures and Algorithms (Python), Object-Oriented Design, Operations Research (Python), Network and Information Security, Discrete Mathematics

Internship Experience

Alipay - Huabei Credit Team

Credit Risk Strategy Intern

May 2025 – Aug 2025

- Built new-customer risk monitoring reports, deep-dived into key credit risk metrics (FPD, delinquency rate, vintage), and improved data-driven monitoring and root-cause analysis.
- Conducted approval rate root-cause analysis and recovery: raised simplified signing approval from 89.9% to 97.3%, and standard signing approval from 30.3% to 45.0%, significantly reducing business pressure.
- Designed and implemented in-payment credit line growth strategy for 16.55M users, with average uplift of CNY 4,583 (USD 640) per user and potential exposure of CNY 80.3B (USD 11.2B); results included Huabei portfolio FPD30+ down by 0.01bp and 90+ delinquency down by 0.11bps.

KN Group

Financial Risk Control Strategy Intern

Nov 2024 – Feb 2025

- Analyzed a 29% drop in daily loan disbursement (12M+ CNY to 8.48M CNY) via Hive- and Python-based time-series diagnostics, identified model drift and verification list spikes as primary drivers, and proposed strategy adjustments that restored disbursement stability.
- Engineered a feature selection pipeline integrating multi-source data using SQL, Python, and Toad-based binning with IV, KS, and Lift metrics, selecting 200+ predictive variables to enhance pre-loan risk model discrimination.
- Constructed APP-behavior risk features (installation volume, category entropy, loan/gambling ratio) and trained logistic regression, LASSO, and decision tree models, achieving KS = 0.23 and deriving seven implementable risk control rules.

ChuanShan Private Equity Fund

Machine Learning & Quant Research Intern

Jan 2024 – May 2024

- Optimized prediction accuracy by integrating XGBoost, LightGBM, and a Stacking ensemble; tuned hyperparameters via Bayesian optimization, achieving robust performance across varying market regimes.
- Engineered a high-performance backtesting framework that reduced runtime from 4 hours to 35 minutes, improving annualized return by 4.2% and reducing maximum drawdown by 8.3% in historical simulations.

Technical Skills

Programming Languages: Python, C, C++, SQL

Risk Modeling and Machine Learning: Logistic Regression, Decision Trees, XGBoost, Random Forest, Bayesian Methods

Big Data and Analytics: Hive, Presto, SQL, Pandas, NumPy

Model Development and Optimization: Feature Engineering, IV/KS/Lift Analysis, A/B Testing, Model Calibration

Data Processing and Automation: ETL Pipelines, Data Cleaning, Vectorized Computation, Parallel Processing

System and Software Operations: Linux, Git, MySQL, Tableau, Openpyxl