

# ARPIT KUMAR LARIYA

Gurugram, Haryana

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## Profile

Versatile Data Scientist with 2+ years of experience in credit risk and digital lending, delivering impactful solutions across Risk scoring, Predictive modelling, and model governance. Skilled in building scalable frameworks to monitor portfolio behavior and detect risk signals. Adept at interpreting complex data to support decision-making and ensure model integrity. Strong collaborator, translating analytics into tangible business outcomes.

## Experience

### FN MathLogic

Consultant (Full-time)

July 2023 - Present

Gurugram, India

- Acquisition & Repeat Borrower Risk Models :** Built an XGBoost-based credit risk model integrating on-us and off-us borrower performance data. Improved overall AUC by 6% over baseline models and expanded the LTPL portfolio volume by 9%.
- Digi-Model for Alternative Credit Scoring :** Developed a Random Forest-based ensemble model leveraging SMS transaction data (bank balances, merchant payments) to assess creditworthiness for thin-file borrowers. Applied multiple feature transformations, increasing KS by 8% and fraud detection recall by 11%.
- Credit Risk Analytics :** Developed ML-driven risk models to optimize lending strategies, improving risk assessment and credit decisioning. Collaborated with business stakeholders to strengthen underwriting processes, increasing loan approvals by 9% while maintaining portfolio risk thresholds.
- Automated Model Validation on Airflow :** Designed a scalable model validation framework on Apache Airflow using PySpark. Tracking of portfolio Risk rates & Model monitoring indicators like PSI/CSI on a weekly basis to detect data drift and ensuring model stability. Optimized DAG execution, reducing data preprocessing time by 17%.

**Skills/Domain:** Python, Pandas/NumPy, Scikit-learn, Predictive modeling Logistic Regression, MLFlow, SQL, PySpark, SnowFlake, Apache AirFlow, CI/CD Pipelines, Git, JIRA, AWS, MS-Excel, MS Teams.

### Technocolabs

Nov 2022 - Dec 2022

Machine Learning Developer Intern

Indore, India

- Optimized document search :** Built a three-stage RAG-based pipeline using Sentence-BERT and DistilBERT for embeddings, combined with similarity search and MMR to enhance semantic retrieval accuracy.
- Reduced query time :** Integrated Chroma DB for vector storage and retrieval, enhancing response time by 15% and boosting similarity scores by 12%.
- Impact :** Leveraged LangChain to orchestrate components and deliver a fast, scalable document search system by optimizing model performance and retrieval techniques.

**Skills/Domain:** NLP, Hugging Face Transformers, OpenAI API, Prompt Engineering, LLM Evaluation, Sentence Transformers, spaCy, Text Classification, Tokenization.

### Spark Foundation

June 2022 - July 2022

Data Analyst Intern

Remote

- Improved H1-B Visa Predictions :** Enhanced F1 Score by 12%, from 0.72 to 0.80, through Bayesian optimization and hyperparameter tuning of a gradient-boosted ensemble model. Utilized k-fold cross-validation for robust validation.
- Post-Modeling Advancements :** Deployed interactive dashboards using Streamlit for real-time model monitoring. Automated retraining reduced model drift by 16% and conducted A/B testing, resulting in a 10% increase in user engagement.

**Skills/Domain:** Data Mining & Wrangling, Supervised Learning, Gradient Boosting, Keras/TensorFlow, PyTorch, MLOps, Streamlit, Docker, Kubernetes.

## Education

### Indian Institute of Technology Roorkee

July 2019 - May 2023

Bachelor of Technology - Mechanical Engineering

Roorkee, India

**Relevant Courses:** Probability & Statistics, Linear Algebra, Data Structures in C/C++, DataBase Management Systems

**Executive Member at SAE:** Led 3+ technical projects and organized 5+ events, resulting in skill development for over 50 student members in automotive engineering and hands-on design challenges.

**Coordinator at Pragati Cell:** Volunteered in planning and executing 10+ community outreach programs and educational sessions, positively impacting 200+ underprivileged individuals near Haridwar, Uttarakhand.