Nivedan Gowda

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An enthusiastic & high energy driven professional, targeting assignments as **Data Scientist** with a growth oriented organization

Location Preference: Bangalore

PROFILE SUMMARY

- **Keen Analyst; offering over 2 years of experience** in organizing, analyzing and summarizing data using appropriate industry revalent methodologies/techniques
- Established scalable, efficient, automated processes for model development & validation, model implementation and large scale data analysis
- In-depth knowledge of **Multivariate Analysis Techniques using Python (Linear & Logistic Regression, Factor Analysis, Cluster Analysis, Decision Trees and Time Series Forecasting)**
- Expertise in **Python Programming, Jupyter Notebook, Sql and Machine Learning Algorithms**
- Gained Knowledge on variable reduction techniques: **F_regression, Recursive Feature Analysis , Variance Inflation Factor and Principle Component Analysis**
- **Utilizing Machine Learning techniques** to deal with overfitting and under fitting issues in traditional modelling techniques
- Achievement-oriented professional with strong decision-making skills for enabling effective solutions

CORE COMPETENCIES

Data and Quantitative Analysis	Statistical Analysis	Quantitative Analysis
Data Regression Analyse	Data Mining	Decision Analytics
Cluster Analysis	Forecasting	Python Programming

ORGANISATIONAL EXPERIENCE

Oct'16-till date with Tata Consultancy Services, Bangalore as Software Engineer

Key Result Areas:

- **Contributing in end-to-end data science** activities along with following up on all the processes including data understanding, data preparation, data visualization, statistical modeling, evaluation and deployment.
- **Performing due diligence of the banking facilities** proposed for the corporate and design risk mitigates structures in consultation with Relationship Managers
- **Analyzing the creditworthiness of the prospective/existing customers** to extend financing facility after studying client's portfolio details
- **Experience in predictive analytics** by using supervised (Classification, Regression, Forecasting/Time Series Problems) and unsupervised (Clustering, Dimension Reduction) techniques
- Interacting with users for requirement gathering; preparing functional specifications and low-level design documents

ACADEMIC DETAILS

- B.E. (Information Science) from Jawaharlal Nehru National College of Engineering in 2016
- 12th from B.G.S Science, P.U College, Sringeri in 2012
- 10th from Sri Aurobindo Residential School, Shankarghatta in 201

TECHNICAL SKILLS

- Python Programming
- Jupyter Notebook
- Sql

- Machine Learning Algorithms

CERTIFICATIONS

- Secured certifications in:
  - Programming Data Structure and Algorithm using Python from NPTEL
  - Complete Python Boot Camp from Udemy
  - Introduction to Programming in C from NPTEL

TRAINING

Jan'19-May'19: Attended professional training on Data Science using python from AnalytixLabs

- Gained knowledge on
  - Leveraging Python Tool for Data Management
  - Exploratory Analysis and Data Visualization
  - Data Science Techniques - Segmentation (RFM, K-means Clustering), Regression Analysis, Classification, Decision Trees and Time Series Forecasting

HIGHLIGHTS

Understanding the factors for Credit Card Spends based on AML thresholds (Linear Regression)

Worked on a solution to understand the factors that drive only such credit card spends for which the BSA/AML thresholds are not in violation. Entailed following aspects:

- Thresholds of Overpayment, Returned Payment and Cross Border Transactions
- Thorough Data Exploratory Analysis
- Feature Transformations
- Scrutiny of Residual Plot

Network Intrusion Detection System for Bank(Multinomial Classification)

Provided protection from Pharming and Phishing attacks during an unauthorized connection; the process entailed a thorough practice and implementation of following:

- Exploratory Data Analysis (EDA)
- Outlier Treatment, Feature Reduction using RFE, Select K-Best and EDA insights
- Handling of Imbalance Data
- Comparison of different techniques such as Decision Trees, Random Forest and XGBoost Classifiers to determine the final model

Classification Model (Logistic Regression): Application Scorecard or PD Model

Developed a scoring model that studies the borrower's credit behaviors and predicts the probability of default which entailed Data Exploratory Analysis, Data Manipulation and Feature Reduction by Weight of Evidence, Somers D and Multicollinearity, Decile Analysis that helped in performing proactive prevention by targeting the segments of population.

Customer Segmentation based on Purchase and Repayment Behavior (K-Means)

Worked on segmentation for such customers where the transactions were abiding by the BSA/AML laws to come with different clusters by adopting following techniques:

- Derived Intelligent Key Performance Indicators to extrapolate valuable insights
- Featured Reduction by Factor Analysis: Selected final k cluster solution based on SC Score, Elbow Analysis and Profiling
- Identified the correct set of customer that are suitable for cross sell and up sell campaign & set of customers that were on verge of reaching delinquency and suggested necessary steps to mitigate the potential risk

PERSONAL DETAILS

Date of Birth:	21st May 1994
Languages Known:	English, Hindi and Kannada
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