

MEGHA CHANDRASEKHARAN NAIR

Data Scientist | Applied Machine Learning & Analytics
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SUMMARY

Applied Data Scientist with experience building predictive models, NLP systems, and explainable ML solutions in lending and enterprise domains. Strong in model development, evaluation, and translating insights into business impact.

PROFESSIONAL EXPERIENCE

- AI Intern | Rocket Mortgage, Dallas, TX**Oct 2025 - Present
- Built ML-driven voice agents using Dialogflow CX for mortgage servicing, integrating intent modeling, structured data capture, and fallback handling, to reduce expected average call handling time.
 - Designed runtime multilingual support, improving self-service completion rates and accessibility for diverse borrower segments.
 - Applied LLM guardrails and instruction tuning to ensure reliable, compliant behavior, reducing escalation to human agents.
 - Built an AI agent using Google ADK to answer ad-hoc business metric questions, enabling faster access to insights for stakeholders.
- Technology Associate L2 | Publicis Sapient, Bangalore, India**Jun 2022 – Jul 2023
- Performed funnel and behavioral analysis to identify customer drop-offs, reducing cart abandonment rates by ~15%.
 - Built analytics-backed UI solutions on mobile POS systems enabling endless-aisle selling and improving customer satisfaction.
 - Partnered with product and engineering teams to operationalize insights via A/B testing, reducing churn by ~10%.
- Application Development Senior Analyst | Accenture, Bangalore, India**Nov 2018 – Jun 2022
- Built a web application for automated proposal generation, reducing turnaround time and operational cost by ~90%.
 - Integrated PyTorch based recommendation systems and template selection models, improving stakeholder efficiency.
 - Optimized SQL data pipelines, improving query latency while ensuring data integrity at scale.

PROJECTS

- JobAssist - AI-Powered Recommendation Platform**
- Built a job recommendation system leveraging Gemini LLM and MongoDB Vector Search to match candidates with relevant roles.
 - Deployed scalable ML services on GCP Cloud Run, delivering personalized job recommendations.
- Emotion Detection – Natural Language Processing**
- Developed a multi-label transformer-based emotion classifier (11 classes), using Hugging Face models like BERT, Gemma, Llama.
 - Implemented custom training pipelines with optimized preprocessing, tokenization, and thresholding for multi-label outputs.
- SBA Loan Default Prediction**
- Built classification models to predict SBA loan default risk using structured financial and borrower data, achieving 85% accuracy.
 - Applied SHAP-based explainability to identify key default drivers, supporting transparent risk assessment in lending decisions.
- Fuel Blend Optimization — Shell.ai Hackathon**
- Built predictive models to estimate **fuel blend performance** using structured chemical and operational data.
 - Compared baseline and ensemble models to improve prediction accuracy under domain-specific constraints.

SKILLS

Programming Languages: Python, SQL, R, TypeScript, JavaScript
Machine Learning & AI: Supervised Learning, NLP, Deep Learning, Agentic AI, RAG
Frameworks: Scikit-learn, PyTorch, TensorFlow, Hugging Face, ReactJS, FastAPI
Cloud & Data: GCP (Cloud Run, GCS), Google BigQuery, MongoDB Atlas, Vector Search, AWS
Certifications: AWS Certified Cloud Practitioner; AZ-900 – Microsoft Azure Fundamentals; BA and Data Mining – UTD

OTHER EXPERIENCE

- Business Analytics Leadership Council | Team Lead**Feb 2024 – Sep 2025
- Streamlined internal processes using Power Automate, enhancing the efficiency of managing the SharePoint site.
- The University of Texas at Dallas | Teaching Assistant**Aug 2024 – May 2025
- Hosted tutorials on R, Power BI, JMP, and Machine Learning, facilitating hands-on learning in data visualization and analytics with R/Python, which improved student assessment outcomes by 20%.

EDUCATION

- The University of Texas at Dallas**Dec 2025
- M.S. Business Analytics & Artificial Intelligence (STEM)GPA: 4.0
- Visvesvaraya Technological University**Jul 2018
- Bachelor of Engineering, Electronics and Communication