

EDUCATION

Master of Science , Data Science	Indiana University Bloomington, USA (GPA: 3.97)	Aug 2018 - Dec 2019
Bachelor of Technology , Computer Science	SASTRA University, India (GPA: 3.76)	Jun 2012 - Dec 2015

TECHNICAL SKILLS

- Languages: R, Python, C++, SQL, Hive, Spark
- Softwares: R Studio, Jupyter Notebook, Power BI, Tableau
- Libraries/Packages: data.table, dplyr, DMwR, shiny, sparklyR, ggplot2, caret, pandas, numpy, scikit-learn

WORK EXPERIENCE

Two B2B Ltd, (London, UK)

Credit Risk Lead

Nov 2022 – Present

- Lead credit risk strategies for SME businesses within the B2B BNPL space
- Work closely with stakeholders to establish and enhance robust risk management controls, in line with business risk appetite
- Establish processes and tools to monitor decision outcomes to identify areas of optimization
- Analyzed macroeconomic trends to devise tailored credit risk approaches specific to different industries and geographic regions
- Lead product design deliberations for diverse solutions, including monthly invoicing, installment plans, and recourse options

TransUnion LLC, (Chicago, USA)

Data Science Consultant

May 2019 – Oct 2022

- Led analytic client engagements for various lenders in the US financial services segment through TransUnion's Innovation Lab
- Identified strategies and opportunities for customers to test and adopt TransUnion's analytic products and services
- Developed predictive risk management and business intelligence solutions for various FinTechs
- Led the design and development of attributes and algorithms that assess the consumer's behavior after an occurrence of a specific condition
- Led a successful negotiation leading to a partnership with a global human capital management (HCM) solutions organization

Customer Analytics India Pvt Ltd (Chennai, India)

Data Analyst

Dec 2015 – May 2018

- Developed a recommendation system using the "Item Based Collaborative Filtering" algorithm for one of the largest furniture manufacturers in the US and built a predictive model to identify the probability of a customer returning thereby helping in the email marketing campaign
- Collaborated with a team of 3 others to building a forecasting model projecting the sales of newly launched and existing items
- Worked on building an automated forecasting tool to provide generic forecasts. Consisted of linear regression followed by machine learning algorithms such as Gradient boosting, Random Forest and a few time series models involving ARIMA, Holt-Winters and Exponential Time Series

ACHIEVEMENTS AND AWARDS

- Awarded **2020 Top Achievement Award** by TransUnion to recognize my work during the year 2020
- Ranked among **Top 4% of the Data Scientists** in the **Kaggle** platform with the highest rank of 1,193 out of 81,627
- **Secured 3 Medals** (1 Silver and 2 Bronze) in **Kaggle** competitions
- One of the Winners of the **NSE-ISB** Code sprint conducted by **National Stock Exchange and Indian School of Business**
- **Developed and licensed an algorithm** built for **Fantasy Premier League** player points projections to a draft platform