

Prayash Bhuria

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Education

National Institute of Technology, Kurukshetra
B.Tech - Electronics and Communication & Engineering

Kurukshetra, India
October 2021 - May 2025

Technical Skills

- Languages:** C++, MySQL, JavaScript, Python
- Frameworks/Libraries:** Node.js, React.js, Express.js, Mongoose, PySpark, Nginx, Web Sockets, Pandas
- Databases:** MongoDB, MySQL
- Developer Tools:** AWS, Docker, GitHub, VsCode, PowerBi, Jupyter NoteBook, Postman, SoapUI, MLOps

Experience

Axis Bank Bangalore, India (Hybrid)
Data Scientist June 2025 – Present

- Built and improved **Personal** and **Vehicle Loan** underwriting scorecards using **logistic regression**, IV/WOE, and bureau attributes—supporting automated decisions for **50M+** customers annually.
- Supported automated **credit decisioning** for **retail lending** by developing model features, validating model logic, and improving risk discrimination across customer segments.
- Collaborated with engineering and risk teams to test scoring logic, validate schema changes, and ensure smooth integration of **underwriting models** into **lending systems**.

Projects

PL NTB (Personal Loan New-to-Bank) Credit Risk Model | Python, PySpark, MLOps

- Developed the PL NTB model targeted for India's **USD 100+ Billion** Personal Loan market, ensuring the model caters to millions of new-to-bank customers annually.
- Conducted deep-dive EDA covering data recon, **roll-rate/vintage analysis**, **KGB–AGB** splits, and bad-definition alignment to ensure stable development-validation bad rates.
- Explored **4,000+** raw variables (demographics, bureau, UPI), and reduced them to top 50 predictors via **automated binning**, **WOE/IV**, and **multi-stage variable reduction** using **MLOps** utilities—Improved model discrimination by raising **Gini** by **15%** and **KS** by **12%**, and enhanced stability by reducing **PSI** to less than 2%—significantly outperforming the existing PL NTB model.
- Executed full model readiness validation including variable-level testing, RMA code checks, FEV setup, and continuous monitoring automation—reducing deployment cycle by **20%**.

EchoVerse - Blogging Platform | Node.js, Express.js, MongoDB, EJS | [GitHub](#) | [Live](#)

- Developed a blogging platform managing **1,000+** active users with secure account creation and blog management features.
- Implemented a commenting system, increasing user interaction by **40%** and enhancing content engagement.
- Optimized backend performance with **Express.js**, **reducing API response time by 20%** for seamless user experience.
- Chose **MongoDB** for flexible handling of dynamic user-generated content and **Node.js** for efficient handling of asynchronous operations.
- Technologies used:**Node.js**, **Express.js**, **MongoDB**, **EJS**

Achievements

- Solved **500+** DSA problems on different platforms such as Leetcode, Codeforces and Codechef.
- Top 27** in **Innovate and Inspire Hackathon**, K. Ramakrishnan College of Engineering — [Link](#)
- Ranked Global **Rank 122** in CodeChef Starters 145 Division 3.
- Achieved **AIR 596** in CODEKAZE-SEP'23, Coding Ninja X Naukri.— [Link](#)
- Achieved **AIR 2693** in CODATHON'23, MANIT BHOPAL X CODING NINJA.— [Link](#)
- Obtained certification in **Geodata Processing using Python** by **ISRO**, demonstrating proficiency in spatial data analysis.— [Link](#)
- Posted over **30+** solutions to help leetcode community with more than **17000** views and 170+ reputation points