RAGHUL S NAIR

Data Scientist | Analytics & ML Projects

Email: raghulcodes@gmail.com | Portfolio | LinkedIn | GitHub | Bengaluru

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SUMMARY

Data scientist with a strong mathematics foundation and hands-on experience building business focused ML models across churn, credit risk, and sales analytics. Proficient in Python, SQL, and scikit-learn, with a track record of translating model outputs into clear, decision-ready insights. Adept at balancing statistical rigor with real-world business constraints.

TECHNICAL SKILLS

- **Programming & Data:** Python, SQL, Pandas, NumPy
- **Machine Learning:** Logistic Regression, Tree-Based Models, Clustering, Feature Engineering, Model Validation, Hyperparameter Tuning, Threshold Optimization
- **Analytics & Visualization:** Power BI, Matplotlib, Seaborn, Plotly

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PROJECTS

- **Customer Churn Risk Prioritization** View
  - Built a supervised ML model to score and rank customers by churn risk, enabling targeted retention instead of blanket campaigns.
  - Identified key behavioural and transactional churn drivers and translated risk scores into SQL-based priority customer lists (top 10–30%).
  - Framed model outputs around business constraints such as retention capacity, intervention cost, and expected impact.
- **Credit Risk Scoring & Threshold Optimization** View
  - Developed a logistic regression model to estimate probability of default using structured applicant financial data.
  - Evaluated and calibrated model outputs for decision use, focusing on classification trade-offs rather than raw accuracy.
  - Optimized approval thresholds to balance credit losses (false positives) against missed revenue (false negatives).
- **Sales Performance Analytics Dashboard** View
  - Built interactive Power BI dashboards tracking revenue, growth trends, and target vs. actual performance.
  - Highlighted underperforming regions and high-margin products to guide sales prioritization decisions.
  - Enabled drill-down analysis by region, product, and time period for faster performance diagnosis.

Additional Projects on GitHub | Kaggle

PROFESSIONAL TRAINING

- **NSDC** – Professional Certificate in Data Science & AI *(Avodha)*
- **IBM** – Professional Certificate in Data Science *(Coursera)*

Additional Certificates on LinkedIn | Sololearn

EDUCATION

- **Bachelor of Science in Mathematics,** *University of Kerala* - Completed July 2025