### Contact

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### Top Skills

SQL

R

Python

### Certifications

Getting Started with SAS® Programming

Artificial Intelligence Foundations: Machine Learning (CPE:1.8)

Learning Hadoop

Finance for Non-Financial Managers
Learning QlikView

#### Honors-Awards

**Encore Award** 

### **Publications**

Advanced Automation in Energy Management of Micro-Grid using Multi Agent System

IOT based Autonomous Demand Side Management of a Micro-Grid using Arduino and Multi Agent System

Micro-grid grid outage management using multi-agent systems

Autonomous Energy Management of a Micro Grid using Multi Agent System

Multi-Agent Systems Based Advanced Energy Management of Smart Micro-grid

# Amalraj Morais

Product Analyst @ PayPal | Ex-Tiger | Ex- Latentview Chennai

## Summary

Business Analyst and an avid learner with an overall experience of 3+ years in Banking, Financial Services, and Subscription domains. Areas of work lie in Product Analysis, Credit Risk Modeling, Survival Analysis, etc,.

Have hands-on experience in Python, SQL, R, SAS, Tableau.

## Experience

PayPal Business Analyst May 2020 - Present (4 months) Chennai, Tamil Nadu, India

Tiger Analytics Senior Data Analyst February 2019 - April 2020 (1 year 3 months) Chennai Area, India

- Worked on CECL Loss Forecasting models alongside a Credit Bureau team for a leading bank in the US to predict loss incurred by a customer in a lifetime.
   Performed stress testing at different risk conditions to ensure the stability of the model.
- Pioneered an Automated process for creating dynamic tables in Hadoop using Python and Spark with most optimized conditions
- Worked on Reject Inference analysis of credit card applications using Simple Augmentation technique across different credit card portfolios and automated the whole process with an interface using Angular JS - Node JS service.
- Created and Automated a Score Validation process using Python and SAS using transaction data of customers to predict the delinquency of a transaction and analyzed the best scoring model for a given credit card portfolio using KS and IG

LatentView Analytics
Data Analyst
June 2017 - January 2019 (1 year 8 months)

### Chennai Area, India

- Worked on Big Data in Hive wherein the objective data extraction of different metrics pertaining to customer-level information and create a DataMart.
   The information was eventually inputted to a model to perform Customer
   Segmentation based on customer data for effective email targeting.
- A Tableau Dashboard was built on top of the above DataMart for Visualization. A Data Governance Report was designed to have a sense check of numbers for the automated process in Oozie workflow.
- Worked on Customer Journey Life Cycle for segmenting customers into different buckets which helped the Sales team to target the potential customers at the right time based on past data.
- Built a Chaid model to predict the top 10% of the customer base who are likely to buy a product and derived perceptions that drive them to buy.

Integral Coach Factory (ICF)
Trainee
June 2015 - June 2015 (1 month)

## Education

Sri Siva Subramaniya Nadar College of Engineering Bachelor of Engineering (BE), Electrical and Electronics Engineering · (2013 - 2017)

Doveton Boys' Higher Secondary School Higher Secondary (2006 - 2013)