

Ayasha Anupam

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EDUCATION:

UT Dallas, Naveen Jindal School of Management

Dallas, TX

Master of Science in Business Analytics

August 2021 - Present

Courses: Database Foundations, BA with R, Advance Statistics for Data Science, Predictive Analytics, and Applied Econometrics and Time Series

Vinoba Bhave University, UCET

India

Bachelor of Engineering in Information Technology, GPA: 3.7

July 2015

Courses: Numerical Analysis & Programming, Data Structure, Principle of Programming Language, Probability & Statistics, DBMS, Object Oriented Programming in JAVA, Formal Language & Automata Theory

CERTIFICATIONS / ACHIEVEMENTS:

- **LinkedIn assessment badge for R and Machine Learning (top 5%ile)**, **HackerRank assessment for [SQL intermediate](#)**
- Python for Data Science and Machine Learning Bootcamp ([UC-cc81c4af-43e7-44c1-aad5-b38a9e6de2b9](#))
- Statistics for Data Science and Business Analytics ([UC-336d1ac0-2478-43bc-b7b9-26a807c97fe4](#))

SKILLS:

- **Analytics Techniques:** Linear Regression, Penalized Models (Ridge, Lasso), Regression Splines, Logistic Regression, KNN, Decision Trees, Ensemble Models (Random Forest, Boosting), Hierarchical Clustering, k-Means Clustering, Dimensionality Reduction, ANOVA, Hypothesis Testing, Data Mining
- **Tools:** Microsoft Excel (including PivotTables, Solver, VLOOKUP, Simulations), Tableau
- **Languages:** R, SQL (MS SQL), MongoDB, Python (pandas, sklearn, numpy, statsmodel), C++, JAVA

RECENT PROJECTS (Academic):

Impact of minimum wage policy on low-wage employment(R)

- Built a model to implement multivariate regression in R to determine the effect of minimum wage policy on low-wage employment based on data collected before and after the implementation of minimum wage policy.
- Created visualization that would help to understand the effect on low-wage employment in two states, one where the law was implemented and the other where law was not implemented.

Library Management System (SQL, Mongo DB)

- Designed, developed, and implemented the Database that could be used by client-server application. Prepared the design of an entity relationship diagram (ERD) model for database architecture through MS Visio.
- Created tables and wrote queries to perform data manipulation, normalization like insert, update and delete queries

House Price Prediction Model (Python, pandas, sklearn, seaborn)

- Performed exploratory data analysis using pandas and seaborn packages in python. Then used regression models (linear regression and penalized regression models) and random forest model to predict the house prices

EXPERIENCE:

Bank of India, Jharkhand

July 2018 – July 2021

Assistant Manager

Credit, Deposits and Sales:

- Analyzed financial documents and applied business analysis to determine credit worthiness of the applicant resulting in achieving 82% of our allocated budget target for total advances.
- Using data analysis, developed a rule-based approach to target customers for long-term deposits products which leads to a net growth of 18.87% increase in the long-term deposit.
- Led a team to achieve 120% sales targets by using social marketing and actively identifying prospective customers.
- Advocated importance of financial literacy through seminars and brought over 500 farmers to the banking network.
- As a part of a task force to reduce non-performing assets, scrutinized and negotiated with loan defaulters through proper follow-up which resulted in the recovery of bad loans of over \$95,000.

Retail banking and operations:

- Generated and analyzed quarterly business reports by gathering and processing the required data in Excel.
- Reconciled and scrutinized with Bank's Internal & External auditors & inspectors, thereby complying with statutory norms & Bank's laid down policies.