Muhammed Aslam

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Date: July 23, 2025

Hiring Manager
American Express
Credit and Fraud Risk Analytics
India

Subject: Application for Credit & Fraud Risk – Analytics & Data Science Role

Dear Hiring Manager,

I am writing to express my enthusiastic interest in the Credit & Fraud Risk (CFR) – Analytics & Data Science position at American Express. As an early-career Data Engineer and AI Analyst with hands-on experience in predictive modeling, NLP, and SQL analytics, I am eager to contribute to your team's mission of enabling intelligent, data-driven decision-making across customer and fraud risk domains.

Currently, I am interning with Techolas Technologies as a Data Scientist, where I've built churn prediction models with over 80% accuracy, developed LLM evaluation pipelines for prompt-based QA, and automated SQL-based data pipelines that reduced manual operations by 60%. In parallel, I support business analytics at Regalo Pack by delivering customer KPI dashboards and optimizing reporting workflows across marketing and operations.

My project experience includes designing a healthcare cost prediction system, developing semantic search engines with BERT, and building Spark-based aggregators for large-scale sales analytics. These efforts have not only strengthened my proficiency in Python, SQL, Scikit-learn, and PySpark, but also deepened my understanding of how analytics impacts customer experience, fraud prevention, and profitability.

What excites me most about American Express is its commitment to backing customers through innovative, responsible decision-making. I am drawn to the opportunity to collaborate with industry leaders, tackle real-world risk challenges, and evolve with a team that values data, trust, and impact.

Though I am currently pursuing my BCA, my hands-on experience, continuous upskilling, and track record of business-aligned problem-solving make me confident in my ability to thrive in a fast-paced, high-stakes environment like CFR.

Thank you for considering my application. I would be honored to contribute to the American Express legacy and would welcome the chance to discuss how my background aligns with your team's goals.

Warm regards,

Muhammed Aslam