

DHIVYA R

SENIOR DATA SCIENTIST

dhivyaravindran



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New York Metropolitan Area



[linkedin.com/in/dhivyar](https://www.linkedin.com/in/dhivyar)



EDUCATION

EXECUTIVE PROGRAMME IN
GLOBAL BUSINESS
MANAGEMENT
IIM Calcutta, India
2012 – 2014

MASTERS IN INDUSTRIAL
ENGINEERING
CEG Anna University, India
2009 – 2011

SKILLS

R, RStudio, RMarkdown, RShiny
Python, Pandas, Scikit- Learn
SQL, MySQL, Amazon Redshift
ggplot2, Tableau
Git, GitHub, GitBash

AWARDS

Analytics Centre of Excellence
BANKBAZAAR, 2016

WHITEPAPERS

Segment Based Approach to
Identify Untapped and
Potential Customers for
Personal Loans
BANKBAZAAR, 2016

Portfolio: [dhivyar.github.io](https://github.com/dhivyar)



PROFESSIONAL PROFILE

Business oriented Senior Data Scientist with 4.5+ years of experience in providing full stack Data Science solutions starting with data mining from structured, semi- structured and unstructured data sources, manipulating and crunching data for insights, building machine learning models, shipping models to production, A/B testing to continuous monitoring of solutions.

EXPERIENCE

BANKBAZAAR | Chennai | Feb 2016 – Feb 2018

Senior Data Scientist

As a Senior Data Scientist, my job role had me build and manage projects at multiple Analytics touch points within BankBazaar- from the core Product to Operations and Marketing.

- Built the World's first Interest Rate Deviation Engine using Machine Learning algorithms which predicts the best customers who can be made eligible for an interest rate cut for Personal Loans. The application rate of customers doubled with rate deviation and the approval rate improved by ~5%.
- Built Application Prioritization Engines using Machine Learning algorithms to predict and prioritize the loans and credit cards with the highest disbursal/ approval chances. The engines captured 80% of all approvals by just processing 50% of the applications.
- Built Partner Preference Engines for Credit Cards and Personal Loans which ranks and recommends the product offers, the offer position improved by ~19% for applied offers and by 22% for approved offers.
- Built Credit Risk Scoring Engines using Machine Learning Algorithms for unsecured credit products to assess the credit risk of serious delinquency associated with a customer for a particular credit product. The models pre-empted 8% of risky applications for Credit Cards.

GRANDATOS | Chennai | Jun 2013 – Jan 2016

Chief Data Scientist

As a Chief Data Scientist, my job role had me pitch, win and manage Analytics projects for multiple clients.

- Built targeted segments with personalized content for multiple campaigns with unique threshold CTRs and the overall conversions improved by 20%.

IBM | Bangalore and Chennai | Jun 2011 – May 2013