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Vera Pugacheva

Senior Data Scientist

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Data Scientist with 5+ years of experience in Machine Learning development for various projects in banking, telecommunication, and marketing areas. I have a proven track record of leading and managing a team of 4 professionals, including Data Scientists and Data Engineers. I possess a strong ability to communicate effectively with both business stakeholders and development teams, honed through my experience working as an ML engineer in consulting. My current responsibilities include leading a team of 4 individuals, which comprises Data Scientists and Data Engineers. My role encompasses task assignment, prioritization, conducting code reviews, and establishing streamlined intra-team processes.

# SKILLS

**Programming** Python, R, SQL, Git, Bash, Apache Airflow

**Quantitative Research** Machine Learning, Mathematical statistics, Mathematical optimization, A/B testing, hypothesis testing **Domain Knowledge** Pricing optimization, Marketing optimization, Supply Chain Finance, Next Best Action, Credit Risks **Databases** HDFS, Google bigQuery, PostgreSQL, Oracle Database, PL/SQL

**Data science toolkits** Pandas, Polars, Scikit-learn, Tensorflow, Keras, PyTorch, Numpy, Catboost

**Visualization Tools** Plotly, matplotlib, Seaborn, basic RShiny

# HIGHLIGHTED TECHNICAL EXPERIENCE

## Senior Data Scientist -> Data Science Team Lead / Online banking marketplace Nov 2021 — Present

* Built an anti-fraud ML model tailored for detecting spurious clients reviews, subsequently packaging it as a service. The implementation of this pipeline within our business processes resulted in 20% reduction in the workload of the moderation team.
* Implemented a Machine Learning approach for managing a Google Ads budget. As a result, costs for treated traffic streams were reduced by up to 15% while the conversion rate remained the same.
* Developed a framework for selecting the best retention marketing channel, leading to an increase in overall conversion rates by 10% and cost savings of 20%.

## Data Scientist / Glowbyte Consulting LLC Jan 2019 — Oct 2021

* Project: Implemented Value-Based Pricing framework for credit offering in AlfaBank (Russian Bank TOP-10). The solution consisted of ML models and decision-making engine, and was required to cover over 3 million loan offers monthly.
* Project: Developed Next Best Action framework for managing both revenue and risks of personal marketing communications in Megafon (a Russian major telecommunication company). Covering marketing campaigns above 17 million monthly users. The treatment group turned out to be 20-30% more profitable than the control group.
* Project: Built a model for credit risk estimating based on the Supply Chain Finance (SCF) approach for Otkritie Bank. The implementation provided an assessment of the large and medium-sized businesses.
* Project: Developed an Exposure At Default (EAD) risk model.

## Junior Data Scientist / Dentsu Aegis Network Aug 2018 — Jan 2019

*Developed 5+ forecasting systems of seasonal sales for advertisement holdings.*

# EDUCATION

**Specialist Degree in Computer Science**, *National Research Nuclear University MEPHI - Moscow Engineering Physics Institute, Russia* **Additional course: Machine learning and data analysis**, *MIPT & Yandex at Coursera.org*

# PUBLICATIONS

[ENG: ML&DS shades of Credit Risk Management. Part I.](https://t1a.medium.com/ml-ds-shades-of-credit-risk-management-part-i-1537a8bf2f3)

[RU: ML&DS shades of Credit Risk Management. Exposure at default](https://habr.com/ru/company/glowbyte/blog/534610/) [RU: Machine learning in banking pricing. VBP](https://habr.com/ru/company/glowbyte/blog/646093/)

# PROFESSIONAL ACTIVITIES

* Conducting public talks about the business application of Machine Learning.
* Engaged in 1:1 mentorship with a junior teammate, helping develop technical skills such as SQL and Python, as well as systems design and OOP.
* Developed library and visualization tool for building ML models and evaluating the impact of manually quantized predictors. Launching and leading this project with junior and mid-level coworkers as a side-project that eventually became part of the company-wide ModelOps solution.