

PROFILE

- Full-Stack Data Scientist with experience in converting business problems into data-driven solutions and domain expertise in Payments, Fintech, Digital banking, Financial services (India & Southeast Asia).
- Currently working as a Data Scientist alongside CEO office at KBZPay, the mobile wallet extension of Myanmar's KBZ Bank where we are driving financial inclusion for 30 million people. In 2.5 years since launch, we have onboarded more than 8MN customers & 300K merchants / agents onto the platform and processed ~\$10BN worth of transactions.
- Demonstrated skillset in data-first approach to product thinking, design-controlled experiments, product innovation, data visualization, storytelling, causal inference, econometric tools & statistical modeling.

EXPERIENCE

Crayon Data | Data Scientist

July 2019 – Present

KBZ Bank & KBZPay:

- **Micro-Credit model for MSME:**
 - Built a propensity model to predict which of the merchants were masquerading as customers for commercial activity using Peer-to-Peer (P2P) transfers.
 - Unsupervised K-Means clustering was then run on "Commercial users" to create segments and understand the nature of business that they conducted on the app.
 - Finally, a credit-scoring model was run on these users to identify users with higher probability of repayment. ~600K "Commercial users" were identified through this exercise who were targeted with Personal banking leading to **disbursal of \$5.2MN in Micro-Credit with NPA under 5%**
- **Forecasting Liquidity Requirement:** Using Seasonal ARIMA to forecast the liquidity that will be required by a particular branch and all the Employee Agents with that branch, accounting for Outflows and Inflows, with an **accuracy of ~80%**. This gives an estimate on the liquidity required for next 7-14 days while the surplus was parked in financial instrument generating direct returns.
- **Predicting CLV using Probabilistic model:** Using Pareto/NBD model to predict the future transactions of each user. This is combined with Gamma-Gamma model, which then adds the monetary aspect of the user transaction & predicts the Customer Lifetime Value.
- **Decision Science Exercises:**
 - Identifying **Customer Inflection Point** that **increased the Monthly Active Users (MAU) by 15%**.
 - Metrics to quantify **Network Effect** for P2P and P2M transaction.
 - Analysis to understand the **Customer Journey** of our most **Loyal users using RFM analysis**.
 - Deep Dive to analyze new use-cases for **Suspicious activity or Fraud**.

Abu Dhabhi Islamic Bank:

- **Productivity AI:** Part of 3-member team to tackle **COVID-19 WFH response** by building a tool to measure & **quantify Productivity & Collaboration** between Bank employees. Built a PoC bringing in **\$113K in revenue** which led to a **TCV of \$3.3MN**

Freelance Data Scientist

July 2018 – June 2019

Sarva (A Talwalkars Company):

- **Predictive Lead Scoring:** Multi-class classification using kNN algorithm into 'Hot', 'Cold' or 'Warm' Leads based on the propensity to convert with 78% accuracy. Connected to AWS RDS & Deployed using Python, Flask & Swagger UI.
- Conceptualized and Prototype of **ML based personalized meditation app**, raised **\$6MN in funding from Jennifer Lopez & Alex Rodriguez**

UpGrad / AcadView:

- AcadView (acquired by Upgrad) is an eLearning platform that aims at evangelizing Data Science. Created course work and projects explaining machine learning concepts & algorithms.

Blibli.com (via Coviam) | Data Science Intern

March 2018 – June 2018

- **Bulk Trader Prediction:** Unsupervised Fuzzy clustering on 1 million users to detect fraudulent activity. 8% of identified traders contributed to 33% of total revenue.
- **Churn Prediction:** Churn Prediction – GBM for binary classification deployed using Flask.

EDUCATION

- **Bachelor of Engineering (Computer Science) | B.E**

2014 - 2018

Anna University, Chennai, India

SKILLSET

- Programming: Python, JavaScript, PySpark, PyTorch
- Databases: MySQL, Hive, PrestoDB, PostgreSQL, Airflow
- Data Visualization: Tableau, Metabase, Superset, PowerBI, Plotly, Seaborn
- Tools: MS Office, Asana, Scikit-Learn, Pandas, Numpy, Matplotlib, Jupyter, Git, JIRA, Hue
- Working knowledge of Neural Nets (CNN, RNN), ML Algorithms (RF, SVM, Regression, Bayesian).

REWARDS & RECOGNITION

- 2019: Unilever Russia BFS Datathon (1/328), Singapore Airlines Challenge (Top 50)
- 2018: SpriteXtreme CEG (1/200), GUVI Tech Hackathon (1/320), McKinsey Sales Hackathon (Top 50/1000), Analytics Vidhya Hackathon (Top 50/2000), "Save the Hacker" by Freshworks (3/500)

TECH TALKS

- Workshop on **Deploying ML Models** at Saama AI Research at Chennai.
- Conducted a **Machine Learning 101** session at Anna University.
- Seminar on **Blockchain & Cryptocurrencies** at OrangeScape Technologies, Chennai.