

Jathin S Lohi

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Skills

Programming Languages: Python, SQL

Technical Skills: Data Analysis, Financial Analysis, AI/ML, Credit Risk Analysis, Business Analysis, Product Strategy, Predictive Modeling, Model Evaluation, Agile Methodology

Technologies & Frameworks: Pandas, Numpy, Scikit-learn, TensorFlow, FastAPI, SQLAlchemy, PostgreSQL

Tools: Git, GitHub, VS Code, Google Colab, MS Excel, PowerPoint, Swagger UI

Experience

Data Analytics Intern, IDBI Bank Ltd – Mumbai, India (On-site)

June 2023 – Jul 2023

- Tasked with identifying Potential Home Loan customers from a bank's existing database of over **3.3+ Crore** customer records to enhance the efficiency of customer targeting efforts.
- Gained hands-on exposure to financial concepts such as credit risk assessment, customer segmentation, and loan eligibility criteria allowing me to align the models with banking and regulatory standards.
- Built and evaluated predictive models using algorithms like **Random Forest**, **Decision Tree**, and **XGBoost**, achieving a highest model accuracy of **91%**, significantly improving customer prediction effectiveness.
- Successfully streamlined the customer targeting process, boosting the positive customer hit rate by **30%**.

Projects

CREDSignal -- Machine Learning, Credit Risk Analysis

[\[video demo\]](#)

Developed a supervised classification model using Logistic Regression and Bagging to assess customer credit risk from a raw unlabeled dataset, achieving **0.90 Recall on high-risk cases**. Focused on personal, financial, and loan data for accurate default prediction. **(TCS BFSI Hackathon 2025)**

VaRify -- Financial Risk Analysis, Stock Analysis

[\[video demo\]](#)

Built a Value at Risk estimation platform using Normal and Student's T-distributions to predict **potential investment losses** in US stocks. Leveraged historical stock data via YFinance API and customizable confidence levels for risk forecasting, designed it specifically for Indian investors.

TipEase (Restaurant UPI Payment Database) -- Postgres, FastAPI, SQLAlchemy

[\[video demo\]](#)

Built a deployable QR-based digital tipping system that automates daily tip settlements to waiters' UPI accounts. Enables seamless customer tipping during bill payment, with **all transactions logged** into a structured backend database.

Education

SRM Institute of Science and Technology, Kattankulathur

Chennai, India

B.Tech Computer Science Engineering, CGPA: 8.53/10

2021 – Present

Academic Achievements

- 🏆 Awarded **Best Research Paper** at International Conference for IoT (ICIOT 2025) out of 600 papers
- **JPMorgan Chase & Co. Quantitative Research** Experience Certificate Holder [\[certificate\]](#)
- Placed in the **Top 10** teams from SRM in ZS Campus Beats (Data Analysis) Challenge 2025 out of 200+ Teams.

Extra-Curriculars

- **Lead Vocalist** of the University Band, represented my college at prestigious inter-university competitions, securing winning positions at IIT Madras and NIFT Chennai.
- **Event Coordinator** at Milan '23, leading a 15-member team to successfully organize and execute events